# There's Strength in Numbers

A medical plan that lets small businesses join together for more plan options and lower rates



#### Say hello to the Chamber Benefit Plan.

A multiple employer welfare arrangement (MEWA) designed for small businesses who are members of a qualified Chamber of Commerce, like ours. When it comes to providing employees with cost-saving health care coverage, small businesses are at a big disadvantage compared to their larger counterparts. Because of their smaller size, their claims risk pool is spread out across a much smaller employee population. That can result in higher, less stable insurance rates — and fewer viable plan choices.

Fortunately, there's a simple and affordable medical plan alternative. It's called the Chamber Benefit Plan and it's just one of the many advantages of joining our chamber.

Powered by the Missouri Chamber Federation and administered by Anthem Blue Cross and Blue Shield, the Chamber Benefit Plan is available to small group employers in Missouri who have 2 to 50 eligible employees.

#### Advantages that make a real difference:

- > Shared overall claims risk across a large pool
- > Competitive, medically underwritten rates
- > Fixed, predictable monthly payments
- Choose from a variety of plan designs, including 10 PPO and three HSA options
- Minimize the impact of ACA mandates while offering coverage to all eligible applicants, regardless of health status
- > Anthem's Blue Access, Blue Access Choice and Blue Preferred networks
- > Coverage for claims run-out/terminal liability coverage
- > Simple, streamlined administration

#### Not a member of our chamber yet? We'll help you join today!

Chamber members have access to a full range of high-quality plans and options that can lead to significant savings. Contact us today to learn more.



417-862-5567

Visit www.chamberbenefitplan.com to learn more and find a Chamber Benefit Plan Certified Broker.





# Here is what our participating members have to say:

## **66**

Thanks to the Chamber for offering small businesses the opportunity to provide our employees affordable health care. We have affordable group health insurance coverage for the first time in our company's history.

> Shawn Askinosie CEO, Askinosie Chocolate

Employers in Missouri currently enrolled

This program has significantly lowered costs for both our employees and for the company, and we've seen employee participation increase.

> Jim Wade President, Atlas Security

They were able to give us an apples-to-apples comparison, so we knew the coverage was the same or better than what we previously had. Thus far, the new insurance group plan has been everything we hoped it would be, and a win-win for our company and our employees.

> René Jager Office Manager, Glass Tint USA

15,000 Number of people covered by the plan

### "

We were able to choose a plan with better benefits from our previous plan, and with lower premiums than we had paid the previous year! It was unbelievable! We were able to save our employees and the company hundreds of dollars!

> Lisa Livingston Human Resource Manager, Springfield Striping & Sealing

For more information, contact

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