

NJSA's Group Life and Dental Insurance Benefits Insurance Program

**NEW JERSEY NJSA
STAFFING ALLIANCE**

New Jersey Staffing Alliance:
Providing Value to its Members —
Making Membership a Business Advantage!

A MEMBER SERVICE THAT HELPS YOU IMPROVE YOUR FRINGE BENEFIT PROGRAM AND BETTER RETAIN STAFF!

Staffing firm owners and managers are always searching for ways to provide economically feasible benefit plans to their full-time staff. The smaller firms in the industry have a particularly difficult time finding insurance products in which they can participate and afford.

Benefit programs are important for two very important reasons:

- You can recruit better staff if your firm offers more than just a paycheck and the state mandated programs.
- You are able to better retain your staff with benefits because of your firm's level of caring and consideration for the staff's (and their families') welfare.

NJSA, in cooperation with Assurant Employee Benefits and Two River Benefits Consultants LLC, has developed a Group

Advantages Offered NJSA Member Firms with Participation in this Group Program

- Preferred Discount Pricing for each member firm irrespective of the size of the firm.
- Flexible Underwriting Guidelines because of the group setting assures lower thresholds for coverage opportunities compared to individual firm programs. This will allow all NJSA members to participate regardless of size with benefits not ordinarily available to smaller firms. Some

Program which makes available two important benefit programs— life and dental insurance—to the smallest NJSA member firm.

The primary objective of this program is to provide at attractive rates a comprehensive, world-class employee life and dental insurance program that can be offered by NJSA member firms to their employees.

Because the program is an “Association Group Benefit Plan,” it will provide smaller firms the unique, added advantage of being treated collectively as a group and help stabilize your premiums over time by virtue of being part of a larger group.

examples of these advantages are:

- Group coverage available to a 1 person company versus 3 person minimum which is Assurant's standard minimum
- Group orthodontia coverage would be available to firms with less than the normal minimum of 15 total employees

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Special Points of Interest:

- *Studies indicate that individuals join and stay with companies because of the complete package—salary and benefits as well as work environment and future prospects.*
- *Some insurance products are either not available as individual programs or are very expensive. Group programs bring accessibility and affordability!*
- *Offering the opportunity to your staff is 1/2 the battle!*

NJSA and This Program:

NJSA is a trade association for the staffing industry in New Jersey. NJSA has identified Assurant Employee Benefits and Two River Benefits Consultants as a provider of life and dental insurance products. Two River Benefits will pay a royalty fee to NJSA for providing its members the opportunity to take advantage of this program. By offering its members access to this program, NJSA is not providing any legal, business, or insurance advice to its members. Members are encouraged to consult their professional advisors regarding their individual choices and circumstances.

Advantages Offered NJSA Member Firms

Continued from page 1....

- Pooled Renewals – as part of a Group, renewals will generally bring savings to individual firms who are part of the group
- Even though a group, Assurant still offers the ability to customize benefit plans and services to meet each member firm's needs
- The Group will be offered two-year rate guarantees. Note that one year rate guarantees are standard on dental plans
- The Group offers more flexible participation requirements within individual member firms
- Coverage would be available to the member firm's full time employees working 20 + hrs/week (coverage is not available to temporary employees).

Some Questions and Answers

Does the Employer have to pay some of the benefit cost?

No. The employer can decide that the benefit plans are being offered to the staff employees for their individual choice and will be paid 100% by the employee. If the employer chooses, it may on a non-discriminatory basis offer to pay some or all of the employee selected (or a "base level" of) benefits. This flexibility allows this program to be designed in whatever manner the employer desires.

Is major medical/health insurance part of this benefit program?

No. The program provides only life and dental insurance products. Non-dental health insurance is extremely complicated and volatile.

Are temporary employees eligible for coverage under this program?

No. The only individuals eligible for coverage are your full time staff employees working 20 or more hours per week and their families. Temporary employees are not eligible for coverage with this program.

How will this program be introduced to my staff?

Once you have chosen the programs to offer, Assurant will come to the member firm location at your convenience and provide your staff with a plan explanation and question/answer sessions for your individual employees.

How does the employee pay for his/her selected benefit plans?

The employer would set up a payroll deduction so that the employee can better budget their purchase of these valuable benefits. Assurant will invoice the member firm monthly for the benefit plans covering its employees.

Has Assurant made the administration of these plans easy?

Yes. Assurant's state-of-the-art web-based technology allows for less administrative work for the member firm. It provides easy and immediate access to your account so that you can pay and reconcile your invoices, add and terminate employees and their coverages online, and check dental claim status. Note this technology is also available to your employee so he or she can also check their dental claim statuses.

How do I request a Proposal from Assurant Employee Benefits?

Please use the fax form on the next page to send a request for a Proposal to Two River Benefits Consultants who will set up a convenient appointment with you to explain the program and receive from you the limited amount of information that will be necessary to respond with a proposal. Remember that the conversation is without obligation.

Why did NJSA select Assurant Employee Benefits for this Group Life and Dental Insurance Program?

Assurant Employee Benefits is part of Assurant, Inc. a provider of specialty property and casualty insurance, life and health insurance and administrative services with combined assets in excess of \$24.5 billion. It is ranked among its competitors nationally #2 for inforce dental contracts and #4 for inforce life contracts.

Who is Two River Benefits Consultants LLC?

Two River Benefits is owned and operated by Dave Koch. Dave has over 20 years experience in the Insurance Industry, many coming as the Manager of Cigna's special risk operation in New Jersey, which handled over \$30 million of life insurance, accidental dismemberment, dental and disability insurance. As the agent for NJSA's Group Temporary Disability Benefits Program, Dave is especially familiar with the staffing industry in New Jersey.

**You Only Have to FAX This Page or Call Dave Koch at
732-517-0220 to Start the “No Obligation” Process**

FAX TO: Two River Benefits Consultants at 732-517-0260

**Request for Information on NJSA’s Group Voluntary Life
and Dental Insurance Program**

Firm Name: _____

Contact Name: _____

Title: _____

Telephone #: _____

email: _____

I am interested in the following (Check all that apply):

- Life Insurance for my staff
- Dental Insurance for my staff
- Both benefit programs for my staff

My firm currently offers to our staff the following benefit programs (Check all that apply):

Life Dental

