



National Association of
Chemical Distributors

JOIN the Voluntary Employee Benefits Program

- **EXCLUSIVE to NACD Members and Affiliates**
- **AVAILABLE NOW!**

As the cost of healthcare escalates, this program **ADDS** value for employees and their families by helping to offset out of pocket costs related to their healthcare policy.

EMPLOYERS – EASY Set Up

EMPLOYEES – EASY Sign up

Easy to Integrate with your current overall benefits program...

- All products can be automated via Payroll Deduction
 - Guaranteed Issue for Employees and Dependents
 - Previous Health Issues Guaranteed Coverage
 - Discounted, Association-Based Rates
-

Benefits Offered

Long-Term Care with Life Insurance

- **Guaranteed Issue**
 - > 500 lives \$150,000 Life/ \$450,000 LTC
 - < 500 lives \$100,000 Life/ \$300,000 LTC
- Spouses eligible and **Guaranteed Issue**
 - < Up to \$25,000 Life/ \$75,000 LTC
- Level premium to age 100, benefit payout to age 120
- Portable at same rates

Accident Insurance Protection

- **Guaranteed Issue** with no Pre-ex
- On- and off-job coverage
- Broken bones, dislocations, doctors' visits, hospital and many other
- Ambulance, transportation, family lodging
- \$100 wellness benefit
- Outpatient surgery, emergency room, concussions
- Can help reduce fraudulent Worker's Compensation claims
- Portable at same rates

Critical Illness Protection

- **Guaranteed Issue**
 - > 500 lives \$30,000; < 500 lives \$25,000
- Spouse and dependents receive 50% of employee amount if coverage is elected
- \$50 wellness benefit
- Coverage for heart, stroke, renal failure, and more
- Portable at same rates

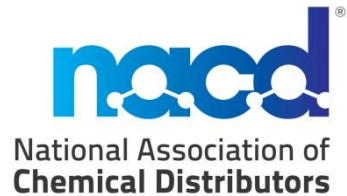
Short-term Disability

- **Guaranteed Issue** available up to \$3,000 per month
- Pays in addition to other benefits
- Includes maternity coverage
- Save your sick days and leave time
- Portable at same rates

Cancer Insurance Protection

- **Guaranteed Issue**
- Annual wellness and mammography benefits
- No lifetime limits
- High benefits available
- Portable at same rates

JOIN the Voluntary Employee Benefits Program



What Makes the Program Unique?

- Each active employee is eligible for **Guaranteed Issue** Benefits regardless of health
- Every employee has access to preferred rates compared to the standard market
- Quality of the benefits in the program are higher compared to the standard market
- Coverage for family members is available (non-disabled spouse and children)
- Outstanding service provided by top tier benefits providers and your association

Services

- Multiple carriers available with single source billing (one bill)
- Professional benefits communication team with on-site benefits counselors
- Toll free # for all claims and service calls
- Data feeds available

What Do I Need To Do?

- **Call Patrick Bell at Pritchard & Jerden** to learn more about the program and the value it brings to your organization and employees. **There is NO COST TO THE EMPLOYER TO PARTICIPATE.**

Toll Free Phone: 1-800-849-8782

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