

GROUP BENEFITS 2006-2007

HEALTHCARE

CBR is proud to partner with **Humana**, a market leader in healthcare and consumer driven health plans. Humana is a national, branded health insurance carrier offering one of the largest nationwide networks. The CBR Humana Plan is a large-group health plan with three different plan options from which your employees may choose. Offering three different plan choices to your employees gives them the flexibility to customize their healthcare benefits to their specific needs.



The advantage to participating in a large group plan is the ability to spread the insurable risk among many companies. This in turn provides a more stable market with steady increases over time. Of the three plans available, two are traditional PPO plans. The PPO plans offer the employee the choice between a \$500 and \$1000 deductible (details are listed in the attached summary). The third plan available is the Coverage First option. It is a consumer-driven health plan that has a higher deductible, provides a first dollar benefit, and lower premiums to the insured.

As an employer, you are only required to fund 50% of the employee only rate for one plan. You also have the option for your employees to buy up or down in their healthcare. Carving out different classes of employees can help meet participation, and lower your employer expense.

These are just a few of the highlights of our large group health plans. For more details or specific questions, please refer to the Humana plan summary.

VOLUNTARY

SecureCare Dental is an industry leader in dental benefits by offering its insurers the option of three different dental plans through its Triple Choice Program.



The Copay Plan is an innovative plan that is a fee-for service (not prepaid), and it enables the insured to utilize their dental benefits without a waiting period.

The PPO Plan offers the insured the option to obtain care through a Preferred Provider (in-network) or to retain services out-of network. By obtaining service inside the network, the insured will receive the higher level of coverage.

The third plan in the Triple Choice Program is the Indemnity Plan. Under this plan the insured has no network restrictions. He/She may obtain services from any Dental provider of their choice regardless of network.

Eye Care Plan of America, which includes Eyemed, provides vision benefits to some of the largest employers in America. As an ECPA member, you have access to a 24/7 (CONTRIBUTION FROM EMPLOYER IS NOT NECESSARY) toll-free Provider locator, as well as ECPA's website. An ECPA Provider agrees to a uniform preferred pricing schedule enabling our members to save significantly below retail. Our members also have access to ECPA's nationwide affiliates.

UNUM Provident is a nationwide carrier offering Life insurance, AD&D, and Long Term Disability benefits to CBR. CBR has worked closely with UNUM to establish a large group benefits package for your employees. Rates are discounted heavily for employees under the CBR large group plan. One of the advantages of the UNUM Life insurance is no medical underwriting up to \$100,000 for Life insurance, and Lifetime benefits for Disability (to age 70). Not only does UNUM offer our clients a superior benefits package, but it also prides itself on an extraordinary service philosophy to meet customer needs.



RETIREMENT

A 401(k) retirement plan allows employees to maximize their retirement benefits by deferring pre-tax dollars until retirement age. CBR offers a 401(k) plan administered through **John Hancock**. John Hancock's portfolio consists of over 50 name brand mutual funds from which to choose. Employer matching is available, but not required.



balancing the needs of business

