



Flexible Benefit Program



The Salem Area Chamber of Commerce and Beyond Benefits Group are pleased to announce an exclusive new benefit for Chamber members in conjunction with Colonial Life.

Flexible benefit programs look to help you secure coverage where you need it most. Whether you just want to protect your family with life insurance or want the added protection of legal assistance, Beyond Benefits Group is here to help. Be sure to take this opportunity to review a variety of extra coverage options, in addition to a set of core benefits. While these benefits cover the basic insurance and human resources needs for you and your employees, there's now an option to add five additional benefits to plan and protect your family's future.

Employers receive access to these core benefits:

- Free benefit communication statements
- Free HR websites
- Free wellness discount program

Employees can protect their families with the following:

- Disability protection
- Accident/sickness protection
- Cancer and critical illness protection
- Life insurance protection

Additionally, employees may access these flexible benefits:

College Tuition Benefits:

College Tuition Benefits allow employers the ability to offer their employees' children, grandchildren, nieces, nephews, etc. guaranteed college scholarships through the SAGE Scholars Network of Colleges. There is NO COST to the employer or the employee when delivered alongside a voluntary benefits program through Colonial Life.*

LegalShield:

LegalShield may add protection, but it also adds peace of mind, all for a low monthly fee. This benefit gives employees the ability to talk to an attorney for any matter without worrying about high, hourly-billing rates. From the trivial to the traumatic and everything in between, this benefit is designed to meet the most common legal needs encountered by employees and their families.

Teledoc:

Teledoc's Telehealth service provides 24/7/365 access to a physician by phone or video who can treat both common and acute conditions. This employee benefit is also a benefit for the employer as it helps to reduce absenteeism, reduce claims to your health plan and increase productivity of your employees.** Teledoc is not insurance, so this benefit can be offered to full-time, part-time and seasonal workers or as a recruitment and retention tool.

Take a look at the full list of the benefits for this new program.

For more information contact Carol Riley, Customer Service Manager, BBG

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Colonial Life

* College Tuition Benefit - Employer groups must have 40+ employees for the not cost option, otherwise, a low, annual fee of \$250 for smaller employer groups will apply.

**The AMA states that 70% of office visits, 66% of urgent care visits and 40% of emergency room visits are unnecessary and can be effectively handled with a telehealth consultation.

