



A new benefit for HBA of Connecticut members from

## Benefit *Protect*

One of the main concerns faced by employers and employees are health benefits. Often times, benefits options are not affordable or accessible. BenefitProtect provides multi-leveled health benefits solutions with individualized enrollment capabilities through their enrollment center. The benefit offerings are customized for each individual employee's needs and budget (Some as low as \$29.95/month).

Options include:

- Major Medical
- Limited Medical (Mini-Med)
- Medical Discount Savings Card
- Accident Insurance
- Critical Illness
- Dental
- Term Life Insurance

**(Some benefit offerings are available regardless of pre-existing conditions)**

There are multiple benefits to HBA of CT members. These benefits include:

- No master application for you to sign.
- No financial responsibility to assume.
- No payroll or dues deduction to perform (if desired).
- No minimum participation requirements for to worry about (as few as one employee).
- No minimum weekly hours work requirement for eligibility.
- No medical examinations required to issue policies.
- No waiting period for coverage on the plan(s).
- No individual enrollers eating up your employee's time.

All of BenefitProtect's insurance carriers are A.M. Best rated "A" (or better) and coverage is available in all 50 states. This is a best in class product offering that is highly flexible.

BenefitProtect will consult and offer each employee benefit options that we feel will meet their **individual needs**. There is no "Open Enrollment" period for these benefits so employees can enroll at anytime. (If enrollment is completed by the 15th of the month, their effective date is the first of the following month.)

All benefits can be paid for by the employer for payroll deductions OR by the employee. Each employer can now provide benefits access and remain "hands-on" or completely "hands-off". There are no participation requirements and NO COBRA administration.

Enroll via phone by calling (866-309-0576)

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