



Just listen to small business owners talk about how rising health care costs are killing their bottom lines. It is no secret that many of your members offering benefits to employees are under severe financial strain. That is why we designed a program to help your members lower their group benefit costs.

We built upon the success of our partnerships with the Chambers of Commerce from San Francisco and Fresno to introduce the BEN-E-LECT Chamber Affinity Program.

The program is not a singular insurance plan offered by one insurance company. It is also not a discount or gap plan. Each employer may choose from any of the state's top insurance carriers, and covered members are fully insured by the carrier with all the benefits available to any other covered member.

The BEN-E-LECT Chamber Affinity Program is a comprehensive insurance program designed to provide your Chamber and Chamber members a means of lowering and controlling health care costs while improving benefits and increasing freedom in accessing care. The program...

- Offers the largest selection of carriers and health care providers in California
- Saves employers 30% to 50% on their health care premiums
- Maintains or improves current benefits for members
- Increases flexibility in plan design and freedom for patients
- Meets all specifications set up by the Chamber
- Provides the Chamber with a new source of revenue
- Creates a win-win environment for both the Chamber and its members

Enclosed is information about the BEN-E-LECT Chamber Affinity Program. Give us a call to see how your Chamber can provide members a solution to the single biggest cost their business faces today.

Sincerely

A handwritten signature in black ink that reads "Mark Reynolds". The signature is written in a cursive, slightly slanted style.

Mark Reynolds, RHU
CEO and President