

SELECT BENEFITS  
CAN WORK FOR YOU,  
YOUR EMPLOYEES,  
THEIR FAMILIES AND  
OUR COMMUNITY.

For more information, please contact our  
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Plan endorsed by:

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**SYMETRA**<sup>SM</sup>  
FINANCIAL

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## SELECT BENEFITS HEALTH & LIFE INSURANCE



*For members of the Clarksville-Johnson County  
Chamber of Commerce*



**SYMETRA**<sup>SM</sup>  
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## COST-EFFECTIVE HEALTH INSURANCE FOR YOUR BUSINESS

Having a health insurance plan is an effective employee retention vehicle. But the rising cost of insurance makes offering it a challenge. That's why the Clarksville-Johnson County Chamber of Commerce is pleased to give you the opportunity to add Select Benefits to your company's employee benefits plan.

Select Benefits is limited benefit medical insurance that provides a preselected, fixed dollar amount for doctor's office visits, X-rays, hospital stays and more. Coverage can be offered to all your eligible full-time, part-time, hourly and temporary employees and their dependents.

## HOW OUR PLAN WORKS

You can choose from three plans, each with a core set of benefits. The plan you elect is then made available to all your eligible employees and their dependents. As the employer, you pay 100 percent of the monthly core premium. The premium is a composite rate so it includes the employee and all their family members at one price.

Employees can receive just the core benefits at no cost to them, or they can upgrade coverage by paying additional premium. Buy-up options are completely voluntary and include additional or enhanced benefits.

Select Benefits is not a replacement for a major medical policy or other comprehensive policy. It is designed to provide a preselected fixed dollar amount for covered benefits used on a routine basis. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Select Benefits is insured by Symetra Life Insurance Company. Policy form numbers are LGC-8786 2/03 and LGC-8787 2/03, respectively.

## Here are the three core Select Benefits plans:

	Plan A	Plan B	Plan C
Employee Life Insurance	\$5,000	\$5,000	\$10,000
Accidental Death & Dismemberment	\$5,000	\$5,000	\$10,000
Dependent Life			
Spouse	\$2,500	\$2,500	\$5,000
Child	\$1,250	\$1,250	\$2,500
Infant	\$ 200	\$ 200	\$ 400
Inpatient Hospital Benefit 30 days pp/pcy* max.	—	\$200/day \$400/ day ICU**	\$400/day \$800/ day ICU
Surgical Benefit Schedule A	—	—	\$1,000 pp/pcy
Doctor's Office Visit, Urgent Care & Outpatient Hospital Benefit \$300 pp/pcy max.	\$20	\$40	\$55
Outpatient Diagnostic X-Ray & Lab Benefit \$300 pp/pcy max.	\$35	\$45	\$55
Preventive Care Benefit \$150 pp/pcy max.	—	—	\$75
Accident Benefit \$150 pp/pcy max.	—	—	\$50
Emergency Room Benefit	—	\$50 \$150 pp/ pcy max.	\$100 \$300 pp/ pcy max.
Pharmacy Discount Program	Included	Included	Included
Survivor Benefit	Included	Included	Included
Monthly Employer Cost	\$19.54	\$54.91	\$108.77

Rates include the employee and all eligible dependents. Rates are subject to change.

\*Pp/pcy = per person, per calendar year

\*\*ICU = Intensive Care Unit

## WHY CHOOSE SELECT BENEFITS?

- Gives you the ability to determine the cost of your company's plan.
- Lets SBAA handle all administration and claims at no additional charge.
- Allows you to provide health coverage for every eligible employee.

*SBAA (Select Benefit Administrators of America) is a division of Employee Benefit Consultants, Inc., a Symetra company.*

## WHAT EMPLOYEES LIKE ABOUT SELECT BENEFITS

- No additional charge for dependents.
- No preexisting condition limitations.
- No deductibles on covered medical benefits.
- No preferred provider lists or required networks.
- No medical questions asked when first eligible to enroll.
- No restrictions with other health insurance plans.

For a complete description, including buy-up options, please contact the Clarksville-Johnson County Chamber of Commerce at (479) 754-2340 or [cjccofc@centurytel.net](mailto:cjccofc@centurytel.net). You can also contact our Symetra representative, Nathan Knight of Knight Insurance & Investment Services at (479) 754-1164 or [nathanknight@centurytel.net](mailto:nathanknight@centurytel.net).