



Chamber Insurance Trust Portfolio (CIT)




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This comparison will provide a summary of the products available to chamber members.

Chambers are designed to not only increase your business, but also to save your business money!

Your chamber membership places you part of a much larger group which increases your buying power in the area of health care.



There is no question healthcare is expensive. However, when you work with a Chamber Insurance Trust you have the buying power of not only your local chamber of commerce, but also an alliance of 80 chambers of commerce across connecticut and massachusetts. You can receive customized plans with the small business in mind. These plans are designed to save your bottom line while maintaining a high quality of care.

Product	Carrier	Chamber Member	Value of Chamber Membership
Group Health Insurance 	ConnectiCare (CCI)	Employer Groups of 1-50	<p>Chamber exclusive plan designs are available. As an added value benefit CIT provides complimentary Health Advocacy from Health Champion to Chamber Members for Group Health Insurance purchased from ConnectiCare through the Chamber.</p> <p>High Deductible Health Plans (HDHPs)</p> <ul style="list-style-type: none"> • Hospital Deductible Plans • Upfront Deductible Plans • Health Savings Account Compatible Plans • FlexPOS Plans
Individual Insurance 	Aetna Chamber One	Individual Sole-proprietors Students	Aetna Chamber One provides chamber members expanded access to affordable and chamber member only individual coverage. These individual plans cover a number of options from PPO to HSA compatible plans, high-deductible or low deductible plans and plans with or without co-pays. Participants have option to enroll on-line and the link is provided to each chamber.
Life Insurance Basic Group Term Life & AD&D 	Anthem Chamber Life	2-9 Size Employer Groups 10-50 Size Employer Groups	<p>Eligibility: All Active Full Time Employees Working 30 Hours Or More Per Week</p> <p>Description</p> <ul style="list-style-type: none"> Basic Life Benefit Choice Of Flat Amounts Or Multiple Of Annual Earnings Flat Benefit \$10,000 Minimum/ \$250,000 Maximum

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<p>Group Disability</p> <p>Long Term & Short Term</p> <p>Anthem® Life</p>	<p>Anthem</p> <p>Chamber Disability</p>	<p>2-9 Size Employer Groups</p> <p>10-50 Size Employer Groups</p>	<p><i>A serious disability takes away more than an individual's earnings – it can take away their sense of control over their own life. Anthem Life believes disability protection should provide the support and assistance necessary to help the individual return to a healthy and productive life.</i></p> <p><i>Anthem creates a rehabilitation plan specific to each individual, then provides extensive support services to help them achieve maximum recovery, one manageable step at a time.</i></p> <p><i>A range of plan design options can customize the plan. Monthly benefits are generally based on a percentage of the employee's pre-disability earnings. Benefits usually begin after 30, 60, 90, or 180 days of disability. Many plans offer benefits to age 65; other common benefit maximums are 2 years, 5 years, or 10 years.</i></p>
<p>Dental</p> 	<p>Aetna</p> <p>Chamber Dental 1-10</p>	<p>1-10 Employer Groups</p>	<p>Chamber exclusive dentals plans through Aetna for groups of 1 to 10 employees.</p> <p>CIT offers a choice of dental plan options with an extensive network of providers for small group and large group coverage as well as voluntary plan designs.</p>
<p>Health Savings Accounts (HSA)</p> 		<p>Individuals and Employer Groups</p>	<p>Access to Local Bank: To set up a HSA, Chamber Insurance Trust has partnered with HSA Bank, a division of Webster Bank, N.A</p> <p>HSA's are tax-exempt, interest-earning trust or custodial accounts that help the participant pay for qualified medical expenses with pre-tax dollars. The accounts are owned by the participant and the remaining dollars roll over year to year.</p> <p>CIT offers HSA compatible plan designs through ConnectiCare and HSA account administration is available. HSA compatible plans with ConnectiCare facilitate access to quality care because preventive care, such as routine physicals and child immunizations, typically is covered 100 percent and is not charged against the employee's HSA account.</p>



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Health Reimbursement Arrangement (HRA) 	Total Administrative Services Corp.	Employer Groups	Employer-funded accounts that employees can draw upon to pay qualified medical expenses, are usually offered as part of consumer-directed health plans (CDHPs), a fast-growing marketplace solution to rising health care costs. HRA health plans usually include a high deductible, and research shows that total health spending is reduced when consumers assume more responsibility for their healthcare.
Medicare Advantage 	Health Net	Qualify for Medicare A and B	Three Chamber Exclusive plans with no gap in RX coverage Health Net has over 55,000 Medicare Advantage members in CT and is the only Medicare Advantage carrier that services the entire State. Health Net has one of the largest provider and hospital networks in the state of Connecticut. The plan offers comprehensive medical, prescription drug coverage and dental services for individuals who are Medicare eligible.
Pet Insurance   	Aetna/ Pets Best Chamber Pet Advantage	Any Chamber Member with a Cat or Dog	Chamber members qualify for discounts of 5% if purchased through the CIT program. Staying healthy is important to you. Your pet's healthcare is important to us! You already know how expensive veterinary care can be - surgeries and other procedures can easily add up to thousands of dollars. Pets Best Insurance is the best choice for pet insurance and underwritten by We are passionate about protecting your pets! Insurance plans offered and administered by Pets Best Insurance Services, LLC, underwritten by Aetna Insurance Company of Connecticut (AICC) and endorsed by the Group Health & Life Insurance Trust of the American Veterinarian Medical Association <ul style="list-style-type: none"> •Straight 80% Reimbursement of covered charges after Deductible •Choose Any Licensed Veterinarian or Specialist •Fast Claims Payments •Lifetime Continuous Coverage •Comprehensive Benefits, Fewer Hassles
Individual Disability 	Mutual of Omaha Chamber Individual Disability Insurance	Individuals	Chamber Members Receive up to a 15% Discount Off Premiums Mutual of Omaha's disability income insurance policies provide a monthly benefit if you suffer a covered illness or injury. It's like getting a paycheck even though you can't work.



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<p>Health Advocacy</p> 	Health Champion	Employers	<p>Complimentary with Group Coverage with ConnectiCare</p> <p>Chamber members are entitled to a free one hour consultation by a Health Champion expert in the areas of:</p> <ul style="list-style-type: none"> •Benefit Plan Design/ General Benefit Questions related to coverage •Health Care Navigation - how to find the appropriate plan specialist •Health Care Advocacy - how to maximize use of a Health Savings Account
<p>Cobra Administration</p> 	TASC (Total Services Administration Corporation)	<p>Employers CT State Continuation for Companies with 1-19 Employees</p> <p>Federal Continuation for Companies with 20+ Employees</p>	<p>CIT Value: COMBO Program is Only \$400</p> <p>TASC Services take care of the necessary communications, notices, forms, and record-keeping. It even provides for the collection of premium payments connected with Continuation.</p>



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