



# Association Benefit Offerings

## 2010 - 2011

WorldWide Insurance Services, Inc. offers four different benefit programs for membership organizations and trade associations. These programs may be offered individually or in any combination. The following is a brief description of each program's offerings and services:

### Program One – Voluntary Core Benefits



#### **World Class Benefits for Your World Class Members**

Minimum membership requirement – 250 Corporate Members or  
1,000 Individual Members

World Class Benefits is our most comprehensive program of voluntary benefits. A variety of personal and group insurance benefits, all falling under the health and welfare umbrella, are available. Marketing of this program is perpetual. Your association is provided a personalized website ([www.worldclassbenefits.com/AssociationInitials](http://www.worldclassbenefits.com/AssociationInitials)), custom-designed brochures, and toll-free access to our staff of licensed representatives. Marketing activities include your choice of cooperative mailings, e-mailings, outbound and inbound telemarketing. We encourage promotion through your association's website, conventions and member mailings.

The program includes many plan choices. Your association may select any or all of the available plans. Certain plans provide discount pricing or other incentives for members, other plans, such as health insurance, are simply sourced, compared and screened for underwriting issues:

- **Individual and Group Health Insurance** – plans of all types, available from more than fifty insurance and managed care companies including
  - PPO – Preferred Provider Organization
  - HSA – Health Savings Account
  - HRA – Health Reimbursement Arrangement
  - HMO – Health Maintenance Organization
  - STM – Short-Term Medical
  - Student or Child(ren)-only Medical
  - Defined Benefit Medical Plans

- **Individual and Group Ancillary Insurance** – including
  - Dental Insurance and Discount Plans
  - Disability Income Insurance
  - Aflac Accident and Cancer Insurance Plans
  - Vision Insurance and Discount Plans
  - Free Discount Prescription Plan
  - Critical Illness Insurance
- **Individual and Group Life Insurance** – term life, universal life and whole life from more than twenty-five highly rated life insurance companies. Included are final expense (burial) plans for those of all ages and juvenile life plans for children.
  - Term life insurance from \$25,000
  - Final expense life insurance from \$2,500
  - Children’s life insurance plans from \$2,000
  - “No Exam” life insurance plans up to \$350,000

## Program Two – Voluntary Health Insurance With Profit Sharing

### **\$\$ Trustmark Affinity Group Medical Plans**

Minimum membership requirement – The greater of 500 Corporate Members or 5,000 Eligible Employees

This private-labeled program allows affinity organizations to offer their member companies comprehensive health benefits customized to their specific needs, generating more visibility, more loyalty and more growth in membership. Health insurance offerings include many popular PPO plan designs as well as several of the new Health Savings Account (HSA) plans now coming into prominence.

Underwriting profits from the program are passed through to the sponsoring organization and added to the claims reserve fund, often offsetting future year premium increases or reducing their magnitude. One such sponsor has already accumulated an eight-figure claim reserve balance!

#### **Here's how it works:**

Underwriting profits from this program are distributed to a trust that is owned by the association. Profits are defined as:

$$\begin{aligned} & \text{Premiums collected} \\ & - \text{minus claims paid} \\ & - \text{minus program administrative expenses} \\ & = \text{Underwriting profits $$$} \end{aligned}$$

Funds paid into the trust are used to fully or partially offset premium increases from year-to-year. In exceptional years, trust surpluses could be sufficiently high enough to decrease employer premium costs. Your association can engineer profitability by promoting wellness education and structured wellness incentives. The healthier the participating members, the greater the underwriting profits.

#### **Other distinctive features of this program include:**

- Member identification cards co-branded with your association's logo
- Telephonic enrollment process for all employees
- Availability of more than 55 medical provider networks
- A dedicated underwriter and service team for all of your association's members
- Optionally available dental, life and disability insurance plans

#### **About Trustmark:**

Founded in 1913, Trustmark has provided affinity health insurance solutions for its customers since the 1950's. Current demand for creative employer-sponsored health care ideas has re-focused Trustmark's energies on the needs of America's thousands of trade and professional associations. Trustmark is headquartered in Lake Forest, Illinois. Among associations currently offering this program are the National Association of

Wholesalers (40,000 companies) and the Associated Builders and Contractors, Inc. (25,000 companies).

## **Program Three – Member Benefit Trust**



### **Association Group Health and Welfare Plan**

Minimum membership requirement – Varies According to Industry and Average Employer Group Size

Similar to the Trustmark Program above, this private-labeled program allows affinity organizations such as trade associations, franchise systems, and buying cooperatives to offer their member companies comprehensive health benefits customized to their members using a non-profit group healthcare program. This is a comprehensive health plan that includes medical, dental, and vision benefits, and is currently available in 46 states and the District of Columbia (not currently available in HI, WA, NV, TX). Rates are typically 10% - 15% less than small business rates for similar PPO Plan benefits from commercial, for-profit health insurance companies. The Program is fully insured by one of the largest insurance organizations in the world (certain Underwriters at Lloyds, London), governed under Federal ERISA regulations, and overseen by the U.S. Department of Labor. This exclusive program is only available to organizations whose members are primarily engaged in a single industry, as represented by their trade association, franchise system or buying co-op, and subject to underwriting approval.

### **The program offers the following benefits to your organization:**

- **Significantly Enhances Your Member Benefit Package**  
Access to comprehensive, affordable group health coverage is typically one of the most crucial concerns for businesses and non-profit organizations.
- **Increases Member Affinity and Loyalty**  
Whenever you provide a valuable service for your members, including exclusive, cost-saving insurance programs, you help build member affinity and reaffirm your position as a trusted source of products and relevant industry resources.
- **Program Controlled by Your Association for the Benefit of Its Members**  
The Program will be offered through a non-profit benefit trust governed by appointed Trustees. Your association and its members will have oversight of many aspects of the program from financial control to plan design.
- **Turn-Key Marketing and Enrollment Services**  
WorldWide Insurance Services, Inc. and its service contractors provide all program management, marketing, sales, quotes, and enrollment services for the program.
- **Revenue Enhancement Opportunity for Your Association**  
Your association has the option of implementing an “administrative fee” on each enrolled employee, this fee is designed to offset the association’s costs to monitor and promote the program to its membership. The fee must be kept to a minimum to reduce scrutiny by the Department of Labor – typically this fee is \$3 - \$4 per covered employee per month.

## **Program Four – Association Billed Medical**



### **Defined Benefit Medical Plan – Low As \$50/member/month**

Minimum membership requirement – 50 Eligible Members/10 Enrolled Members

This unique program allows affinity organizations to “build” up to three different medical plans offering their members access to vital health care services from hundreds of thousands of providers throughout the country. The sponsoring association or affinity group is responsible for payment and collection of the monthly premiums from the members. Association decision makers specify monthly plan costs (example: three levels of coverage starting at \$75 Value Plan, \$150 Select Plan, or \$225 Premier Plan, per month for single coverage) and benefits that are of greatest importance to a majority of the members (example: emphasis on outpatient care and preventive care services).

Plans can include popular features such as physician visit copayments and urgent care coverage. These plans do not require payment of a deductible before benefits are payable. Similarly, benefits are payable for any physician or hospital, although patients will incur a smaller portion of the charges if using a network provider.

#### **Services That Can Be Covered By These Plans Include:**

- Doctor’s Office Visits
- Adult Wellness Visits
- Well Child Visits
- Outpatient X-Ray & Laboratory Tests
- Emergency Room Benefits
- In-Patient/Out-Patient Surgery & Anesthesia Benefits
- Hospital Confinement
- Maternity Benefits
- ICU Confinement
- Substance Abuse Confinement
- Mental or Nervous Condition Confinement
- Skilled Nursing Facility Confinement
- Accident Medical
- Accidental Death and Dismemberment
- Term Life Insurance
- Pharmaceutical Benefits/Copay Prescription Benefit
- 24-Hour Nurse Hotline

**About WorldWide Insurance Services, Inc.:**

WorldWide is a national, independent benefits brokerage company. Representing more than fifty insurance and managed care companies, WorldWide specializes in customized member benefit programs for affinity groups and membership organizations. Founded in 1989, WorldWide is headquartered in Mundelein, Illinois.

Thank you for this opportunity to provide you with this information. Please contact us with any questions or concerns. We look forward to serving your organization and its members.

**WORLDWIDE INSURANCE SERVICES, INC.**

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