



A look back, the steps forward, and now

1992 to 2015

A look back...Until recently, **ChamberChoice** offered one of the lowest cost health insurance programs in Pennsylvania. And, it was available to members with as few as one person eligible to enroll in the program. The portfolio was enhanced with discounted dental and vision programs and boasted additional life insurance with no medical underwriting.

With the inception of the Affordable Care Act (ACA), health insurance companies were held to new mandated coverages and benefits, restrictions to medical underwriting, and new parameters in determining a premium cost for an employer sponsored health plan. And with those changes, discounted premiums for health insurance were no longer offered.

The steps forward...As **ChamberChoice** approaches 25 years as an enterprise designed to deliver tangible value to local Chambers of Commerce and their business members - from the start up home based business to the Fortune 500 company- it recognizes that the sweeping changes in the insurance landscape cause the need for new platforms, insurance products and complimentary services to meet the increased demands of the business community.

And now...**ChamberChoice** provides solutions based products and services to meet the unique needs of every member situation. There is no cookie-cutter approach to serving the small employer, the individual not insured by an employer, or the established employer with many employees. Our services begin by listening to the member situation, analyzing the current program, and understanding the budget parameters and objectives of every member. We offer reporting and record-keeping support and help define and report small or large employer status, and we include the all-important compliance services to avoid costly Department of Labor audits. Simply stated, we prepare, propose, implement, and monitor the total employee benefits package including the health insurance, now and through the evolving landscape of the Affordable Care Act.

The **ChamberChoice** portfolio now offers a wide array of insurance products and services to meet the business needs of today, and for what the future brings. The total financial savings members gain is greater than any discount; found in placing the right health insurance plan complemented with ancillary and voluntary benefits, new administrative efficiencies that alleviate time-consuming and burdensome tasks on the owner or HR staff, engagement of employees to make informed decisions in health care and wellness, premium funding alternatives that offer budget predictability, integrated pre-tax administrative plans, a dedicated hands-on service desk that reduces employee down-time and increases productivity, and so much more.

It is time to learn about the new ChamberChoice and what it can do for you.

Call us at **1-800-377-3539** for a no-cost, no-obligation one on one analysis.