

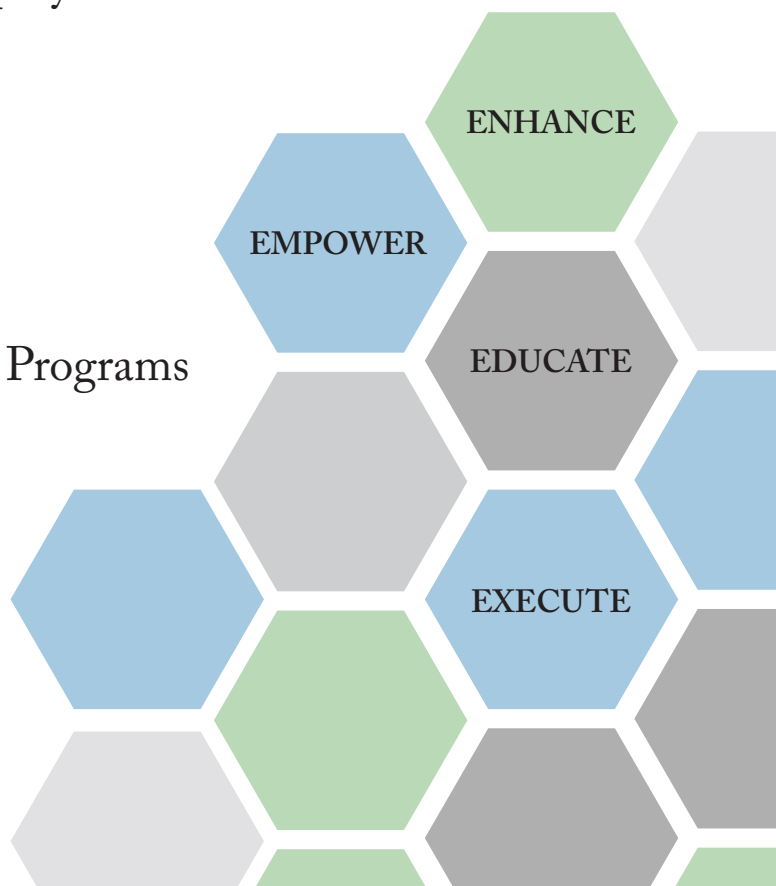
Chamber Choice

ChamberChoice aims to deliver unique and cost effective products and services that are valued by Chamber of Commerce members. Our approach to serving the diverse business population begins by listening to each member situation, understanding budget, and defining objectives.

We serve Chamber members in key areas:

- ❖ Health Insurance and Employee Benefits
- ❖ ACA/ERISA Compliance
- ❖ Business Insurance
- ❖ Energy Purchasing
- ❖ Budget Friendly Discount Programs

*We proudly partner
with your local
Chamber of Commerce.*



1.800.377.3539

www.chamberchoice.com
chamberchoice@jrgadvisors.net

In Partnership with Chambers of Commerce since 1992

Products and Services



Achieve objectives with our top-notch talent and cutting-edge technology.

- ❖ **Dedicated Team:** Our team of specialists provide the resources to meet your needs.
- ❖ **PlanAdvisor:** A software that analyzes benefit plan costs, projects the impact of plan design changes, estimates renewal costs and streamlines the plan selection process.
- ❖ **JRG Benefits U:** An online resource for current industry and compliance related updates.
- ❖ **Employee Communications:** Our documents include articles, newsletters, posters, payroll stuffers and flyers covering such topics as benefits statements, company policies, health awareness, retirement planning and wellness initiatives.

Join our team, give us the opportunity to...

- ❖ **Listen** to your business objectives.
- ❖ **Help** you make informed decisions.
- ❖ **Recommend** strategy, benefits plans, funding arrangements and technology.
- ❖ **Facilitate** your plan implementation, employee education and communication.
- ❖ **Track, interpret, and monitor** the insurance products and services we implement.





Product, premium and service solutions.

- ❖ **Defined Contribution:** Engage employees, control costs and provide choice.
- ❖ **Premium Funding:** Alternative funding options can be highly effective in reducing costs. We have the consulting staff, expertise and actuarial tools to evaluate and monitor funding strategies for your business.
- ❖ **Benefits Administration:** We can implement your insurance portfolio on one platform to consolidate enrollment, billing, reporting, and administration.

Compliance obligations, requirements and regulations.

- ❖ **Health & Welfare Compliance Program:** We assist employers with required documents mandated by ERISA and the Affordable Care Act.
- ❖ **Required Documents:** Summary Plan Description, Summary of Benefits and Coverage, Summary of Material Modifications and Notices.
- ❖ **Education:** Timely updates in the Compliance Corner newsletter.

“We deliver top-notch service to our clients and their employees. Our focus is helping employees with everyday benefits questions including life events, coverage options and details, new cards, and more. We are friendly, licensed professionals. Call 1-800-377-3539 to speak with us.”

- Client Resource Center

THE SAVINGS SHOP

budget friendly programs for everyone



Receive 50% off retail price on all cellhelmet products - high-quality accessories for smartphones, tablets and mobile devices. Enter your local Chamber name (including the word Chamber) in the discount field at checkout and your discount will be applied.



Dental options for Chamber members without a group dental plan. Highlights include: 3 cleanings/year, teeth whitening, orthodontics for adults and children, and no waiting periods. Visit the **community** page to view affordable plan options, the provider network and to complete the hassle-free enrollment.



Vision options for Chamber members without a group vision plan. The competitively priced vision plans provide coverage for services, glasses and contacts, all at significant savings to individuals. Find plan specifics and enrollment information on our **community** page.

find us on



1.800.377.3539



www.chamberchoice.com/community



NBBI Discount Programs

Services you need, at a price you can afford.

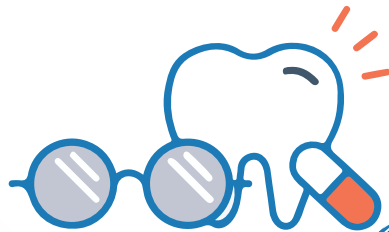
Discount Cards for People and Pets



Prescriptions can be expensive whether they are for you, a loved one or a four-legged family member. Visit our website to print your **FREE** prescription discount cards and start saving today.

Health, Senior and Wellness

Pick the program that works for you and start saving on Dental, Vision, Speech Therapy, and more.



Lifestyles

The Lifestyle Savings Program is a great way for individuals and families to save on entertainment, pet services, health, wellness, vehicle and travel.



Pet



Pets are cherished family members. The Pet Program provides simple and affordable access to discounted veterinary care, pet supplies and prescriptions.

offering more ways to save

www.nbbiccdiscounts.com

POWER DOWN YOUR ELECTRICITY COSTS

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*OnDemand
creates energy plans
that reduce cost with the
customer service
you deserve.*

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OnDemand Energy part of the Kinect Energy Group
Local Expertise – Global Reach



OnDemand Energy/Kinect Energy Group manages...
Electric: 11 billion annual kWh Natural Gas: 350 billion bcf
Energy Portfolio: \$2.2 billion



Chamber members have received
millions in dividends
 by purchasing business insurance
 through Penn National Insurance.



Program Features

- ◆ All-lines dividend (excluding umbrella and bonds). Dividend payments are based on total group program premium and claims experience of eligible lines. As program grows, so does dividend potential.
- ◆ Enhanced coverages on auto, businessowners, property, workers' compensation, and general liability – giving you added protection at no additional cost.
- ◆ Information and services to help reduce losses – the payoff is greater dividend potential.
- ◆ Outstanding, local claim and customer support service.

*Subject to individual risk characteristics, loss experience and underwriting guidelines.

Chamber Choice

How It Works

Dividend earned is based on the total group premium and claims experience of eligible lines.

For example:

If premium is:	\$26 Million
and group loss ratio is:	42%
Group dividend is:	6%
If member premiums is:	\$20,000
Dividend earned will be:	\$1,200

Dividend payments are based upon program eligibility and are not guaranteed.

**Don't miss out
on this opportunity.**

Visit your Chamber directory or PennNationalInsurance.com to find a Chamber member agent who represents Penn National Insurance.

What Our Clients Are Saying

“ We have been working with ChamberChoice for 10 years and they have helped us keep a competitive employee benefits package. The new online platform allows us to simplify the enrollment process and give our employees more choice. ”

“ We were already a client when we heard they were offering ERISA compliance services, so we jumped on board pretty quickly. Working with the Compliance team was great. They are extremely knowledgeable and have a way of explaining the requirements in easy to understand language. They did a complete compliance review with us and provided the missing pieces. I can confidently say that we are now fully compliant. ”

Proudly serving Chamber members, like you!

ChamberChoice
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