

MAKING BENEFITS AFFORDABLE

*Owned by
the policyholders and
committed to
their success*



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In response to a highly competitive hiring market and in line with our efforts to bring value to our policyholders, Forestry Mutual (FM) is making available a comprehensive benefit program designed to address the issues unique to our industry. The purpose of this department is to shop the marketplace for competitive products while also addressing your individual business concerns.

Since 1971, FM has positioned our policyholders favorably with regard to workers compensation coverage. The rising cost and demand for employee benefits has prompted us to embrace a similar strategy with these coverages.



Our efforts as your partners in business have been to make our work safer and more profitable – a trend that the marketplace has been slow to recognize. We feel that our policyholders deserve a resource that will find products and services in line with standard industry, work individually with our owners, and appreciate the opportunity to service your needs.

Competitive benefits are the key to attracting and keeping valuable employees. However, like many employers, you may wonder how to offer a competitive benefits package while keeping overhead low. Kim Sweet, District Manager with Lincoln Financial Group, and John Geddie

of Glenwood Benefit Advisors, have tri-state coverage, combined thirty years of industry experience, and the resources available to help you in making the best use of your benefit and planning dollars.



KEY FEATURES

The types of plans available for your consideration include the following:

- **Medical Insurance**

Benefit plan designs include *fully insured options* from Blue Cross Blue Shield, United Healthcare, Humana, Assurant, Wellpath, Guardian, and American Medical Security. *Limited benefit plans* available through Symmetra. There are also self-funding options that can be explored based on your group size.

- **Long & Short Term Disability Insurance**

Disability income insurance which replaces your income in the event of an illness or injury not covered by workers compensation. Can be offered as an employer pay benefit or on an individual basis at no cost to the employer.

- **Dental**

Benefits include coverage for preventative, basic and major dentistry, sometimes including orthodontia care. Can be offered as an employer pay benefit or on an individual basis at no cost to the employer.

- **Life and Accidental Death & Dismemberment Insurance**

Life Insurance provides death benefits, which may also include cash value, investment options, retirement income and other living benefits to insured. Can be offered as an employer pay benefit or on an individual basis at no cost to the employer.



- **Vision**

Benefits include coverage for eye refractions, lenses, frames and contact lenses. Most plans provide an eye examination once every 12 months, with lenses and frames every 24 months. Can be offered as an employer pay benefit or on an individual basis at no cost to the employer.

- **Long-Term Care Insurance**

Long –Term Care insurance provides protection for expenses, which are not covered under standard medical insurance programs. Benefits available for custodial care or personal care for people with chronic health conditions or disabilities such as arthritis, Alzheimer’s disease or Parkinson’s disease.

- **Shareholders/Key Person Insurance**

Key person insurance will allow the business to indemnify itself in the event of a key employee or shareholder’s death. Key employee insurance can also be used as an executive retention tool. Highly paid executives are often discriminated against under traditional group benefits arrangements.



- **Retirement Plans**

There are several qualified plan options to choose from which can be structured for the benefit of the owners and/or employees.

ADDITIONAL SERVICES

In addition to providing a complete offering and commitment to continue to shop the market for new product availability, the Benefit team of Kim Sweet and John Geddie will provide the following services to your business:

- Review your current plans to make sure you have the most competitive pricing.
- Shop the market for alternatives to the rising costs you may currently face.
- Analyze your plan’s options and recommend changes if necessary.
- Conduct meetings with your employees, irrespective of your business size, to communicate benefit programs.
- Provide you with a benefit contact other than an (800) number to handle your administrative concerns or claims problems.
- Be an advocate for the logging industry that has typically been underserved and overcharged.

Please contact us with your questions or interest at

Kim Sweet
1-877-981-6355, x113
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or check the enclosed postcard and return for a quick reply.

