

VISION

NationalHR Cafeteria Plan

Chamber Care brings full **Vision Benefits** to any company – regardless of size.

We partner with **Spectera**, a leading nationwide vision provider.

Benefits Include:

- **Exam every 12 months**
- **Eyeglasses or contact lenses every 12 months**
- **Frames every 24 months**
- **Discount on laser surgery**

The cost is extremely low due to the size of the **Chamber** group.

RETIREMENT

Owner Centric Retirement Plans

A full array of retirement plans is available with **Chamber Care**. Our plans are specially designed for small companies. Whether you want a 401(k), Profit Sharing or Simple Plan, expect the NationalHR Owner Centric Plan to provide you with the following:

- **The highest percentage of the contribution going toward owners**
- **Quality hands-on service from local professionals**
- **Website and 800 telephone number access for administration and changes**

DENTAL

NationalHR Cafeteria Plan

The Chamber has a master dental contract with **Ameritas**, the 4th largest dental provider.

There are three options. Each employee can select his/her own benefit level. The people with better dental health can select a plan that does a great job of preventive care, but does not cover dentures and bridgework, which they are unlikely to need anyway. **The premiums are very low for this option.**

Two other options, providing more complete coverage, are available at a higher premium.

You can always go to any dentist. If you go to a network dentist, your out of pocket cost will be lower.

Groups as small as one life are eligible. The plan can be completely voluntary. The employer does not have to pay any part of the premium.

FLEXIBLE SPENDING ACCOUNTS (FSA's)

NationalHR Cafeteria Plan

There are many medical, dental and vision expenses which are not actually paid by your plans. Your employees have to pay these out of pocket.

With a **NationalHR Cafeteria Plan**, your employees can deduct the cost of all these expenses. Employees save 25% to 40% on the things they are already buying. In addition, you save on Social Security and other employer taxes.

Everyone wins. **NationalHR** does all the work.



Cherry Hill Regional Chamber of Commerce

Chamber Care

Low Cost

Employee Benefits Specially
Designed for Members

Administered By:

NationalHR

108D Centre Boulevard
Marlton, NJ 08053

Phone: (856) 810-0700

Fax: (856) 810-8484

www.nationalhr.com

CHAMBER CARE

NationalHR Cafeteria Plan

A low cost solution to your employee benefit needs.

A comprehensive program, which recognizes and helps solve your two most pressing issues:

1. The rising cost of health care
2. Attracting and keeping good employees

Chamber Care provides:

- Medical
- Dental
- Vision
- Disability
- Life Insurance
- Flexible Spending Accounts
- Childcare
- Retirement Plans
- Individual Benefit Statements
- Human Resource Services

Your program is individually designed to fit your needs. **The Chamber** buying power saves you money. The benefit statements allow you to communicate well to your employees and prospects.

Call today to see how much you will save with the **Chamber Care**. Even the smallest company is eligible.

HEALTH INSURANCE

NationalHR Cafeteria Plan

Why do big businesses spend less for health insurance than small businesses? Two advantages – buying power and the use of Full-scale, Core Benefit and Option Cafeteria Plans.

Chamber Care's Personal Preference Plan provides both advantages to you. You can have this area's top medical plans – **Horizon Blue Cross, AmeriHealth and Aetna** – side by side in your **Chamber Care Plan**. Each employee can choose the plan that best fits his/her individual needs.

With **Chamber Care**, there is only one administrative system and one bill. You work with **NationalHR**, we work with the insurers.

No extra fees. **NationalHR** provides this as a service to you. You save money, your employees have freedom of choice, and your administrative burden disappears.

PERSONAL PREFERENCE MEDICAL PLAN

NationalHR Cafeteria Plan

NationalHR has been selected to administer benefit plans for several Chambers of Commerce because we can help you set up your plan like those of the largest corporations: different insurance companies – one bill – individual attention.

NationalHR is located in Marlton, New Jersey. Its representatives will take the time to investigate your needs, and then design The **NationalHR Cafeteria Plan** to best meet those needs.

Every company is different. Different needs, different goals, different budgets. And, within even the smallest company, employees also have different needs. By using **NationalHR** and our unique **Personal Preference Plan**, each company and each employee can have individual choice so that your health insurance does the best possible job in meeting your needs.

PERSONALIZED BENEFIT STATEMENTS

For many businesses, Employee Benefits now represent the second largest cost, right behind payroll. Do your employees appreciate their benefits and how much they cost you? It is difficult to appreciate benefits if you do not understand them or realize how high the cost is.

Chamber Care includes personalized benefit statements for your company. Give your employees a clear, concise summary of all your benefits, from Social Security and Health Insurance to vacation and holidays. Each employee's statement will show the exact cost you incur for him or her, created to show your company and its benefit plans in their best light.