



Chamber Member Benefits

For member benefits your Chamber has partnered with two companies, Companion Life Insurance and LegalShield. Together, these are some of the most innovative, practical and unique benefits available to employer groups.



The “**Defined Contribution Plan**” is a very unique benefit plan available through Companion Life Insurance. Through this plan, you can offer big business benefits on a small business budget.

How it works: Each member group (with 2 or more employees) chooses a dollar amount that will go towards these benefits. Think of it as a gift card to the employee benefits store. Minimum is only \$25 per employee per month but can be any amount over \$25. The employees then **choose** between the following benefit offerings:

- Life and AD&D Insurance*
- Voluntary Life Insurance
- Short Term Disability
- Dental Insurance
- Vision Insurance
- Critical Illness Coverage

If the employee only spends up to the “Defined Contribution” they will owe nothing for their benefits. If they choose to spend more, any amount over will be payroll deducted. For a very low minimum monthly cost you can now offer a full range of employee benefits without worrying about participation requirements or different contribution amounts per coverage offerings.



LegalShield gives you, your business and your employees the ability to pick up the phone and contact your law firm for any situation, traumatic or trivial without ever receiving a high hourly bill. For a low flat monthly fee (or payroll deduction) you can have unlimited access to your law firm for advice and consultation.

IDShield is a premier Identity Theft Protection program. Powered by Kroll, Inc., it's the only service which fully restores your identity with licensed private investigators. They will do whatever it takes for as long as it takes to restore you back to pre-theft status and back that up with a \$5 Million Service Guarantee. Additionally, they monitor what matters in your life from your driver's license, passport, SSN, social media sites and much more, not just your credit files. Both benefits are available as follows:

For more information on the member benefits, contact:

Steve Schwartzer, Heartland Benefits Group | 608-235-4241 | steve@heartlandbenefits.net

For more information or to enroll for LegalShield, visit your member website at:

www.legalshield.com/info/deforestarea or Call Dave Norby | 608-628-0324 | mc3@chorus.net

* Requires 100% Participation