

Sierra Sacramento Valley Medical Society Sponsored

# Member Benefits



**Medical** Healthcare reform is here. We can assist you in evaluating group and individual health insurance options for you and your employees, both in and out of the exchange. Also, save with qualified high deductible health plans and a health savings account. Go to [CountyCMAMemberInsurance.com](http://CountyCMAMemberInsurance.com) for information.

**Long Term Disability** Protect your most important asset — your ability to earn an income. You may apply for up to \$10,000 per month in benefits. The plan includes Medical Specialty Definition of Disability and a residual disability benefit.

**Group Disability** (3+members/employees) Monthly disability benefits of up to \$15,000 per month. Definition of Occupation includes Own Specialty. No medical underwriting, with timely enrollment, up to the Guaranteed Issue amount. 10% member discount plus 5% MGMA discount.

**Workers' Compensation** Required of all employers, it covers your employees in the event of a job-related injury. Members receive competitive rates.

**Business Owners Package** This coverage provides important business liability and property protection. Protects your practice against financial loss resulting from claims of actual or alleged damage caused to others. Protects your furniture, fixtures and inventory to help repair or replace a loss. Data breach coverage is now available.

**Level Term Life** You and your spouse may apply for up to \$1,000,000 of 10 or 20 year Level Term Life insurance. Rates remain level during the first 10 or 20 years of the policy reducing the costs of the policy significantly.

**Group Term Life** (3+members/employees) No medical underwriting, with timely enrollment, up to the Guaranteed Issue amount. 10% member discount plus 5% MGMA discount.

**Group Universal Life** This plan provides permanent life insurance protection with limits up to \$1,000,000. An optional cash accumulation account enables you to contribute certain amounts in the cash account and earn interest (minimum of 4%) on a tax deferred basis.

**Professional Liability** We can help place your professional liability coverage with NORCAL Mutual, SSVMS's sponsored insurer.

**Employment Practices Liability** Protect yourself from discrimination, sexual harassment and wrongful termination claims. The plan includes risk management training (web-based), an employment law information hotline and insurance coverage for judgments and defense costs up to \$1,000,000. Ask about the Special First Time Buyers program.

**Group Dental** Up to \$2,000 annual benefit. No deductible for preventive benefits. Members may enroll without their employees during special open enrollment periods each year.

**Long Term Care** Members are eligible to receive a 5% premium discount on Long Term Care policies. The discount also applies to your spouse, parents or parents-in-law. Special plans for group practices can also be developed. Call 800-616-8759 for more information.

**Business Overhead Expense** Protect your practice with disability insurance up to a \$10,000 per month. Don't divert personal disability income to pay for normal fixed office expenses. In a group setting, it pays for the member's share of fixed expenses. Covered expenses include your rent, utilities, employee salaries, society dues and professional liability premiums.

**High Limit Disability** This plan provides additional disability limits up to \$25,000 per month on a guaranteed basis. members are eligible for a 20% discount.

**Personal Insurance Concierge** This benefit helps physicians analyze, transfer and manage risks relating to their personal exposures — e.g., homes, automobiles, valuables, fine art, yachts — all through a single point of contact. Call 855-CMA-9855 for more information.

**And more...** call a Client Advisor at **800-842-3761** for more information on the Sierra Sacramento Valley Medical Society/CMA sponsored plans. Or, visit our web site at [www.CountyCMAMemberInsurance.com](http://www.CountyCMAMemberInsurance.com) or e-mail us at [CMACounty.Insurance.service@mercerc.com](mailto:CMACounty.Insurance.service@mercerc.com).

# Sierra Sacramento Valley Medical Society Sponsored Member Benefits

1-451

For more information complete the form below and fax to Mercer  
at: 213-346-5946, or scan and e-mail to: [CMACounty.Insurance.service@mercer.com](mailto:CMACounty.Insurance.service@mercer.com)

Member Name: \_\_\_\_\_

Practice Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: **CA** Zip: \_\_\_\_\_

Phone: (\_\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_\_) \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Office Manager/Administrator: \_\_\_\_\_

Member's Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## I am interested in the following sponsored insurance programs:

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Medical  | <input type="checkbox"/> Individual                                    | <input type="checkbox"/> High Deductible Health Plan (for HSAs) |
| <input type="checkbox"/> Small Group (2 – 50)                           | <input type="checkbox"/> PPO   |   |
| <input type="checkbox"/> Large Group (51+)                              | <input type="checkbox"/> HMO   |   |
| <input type="checkbox"/> Long Term Disability                           | <input type="checkbox"/> Group Term Life ( <i>Group of 3 or more</i> ) | <input type="checkbox"/> Long Term Care                         |
| <input type="checkbox"/> Group Disability ( <i>Group of 3 or more</i> ) | <input type="checkbox"/> Group Universal Life                          | <input type="checkbox"/> Business Overhead Expense              |
| <input type="checkbox"/> Workers' Compensation                          | <input type="checkbox"/> Professional Liability                        | <input type="checkbox"/> High Limit Disability                  |
| Expiration Date: _____  | <input type="checkbox"/> Employment Practices Liability                | <input type="checkbox"/> Personal Insurance Concierge           |
| <input type="checkbox"/> Business Owners Package                        | <input type="checkbox"/> Group Dental                                  | <input type="checkbox"/> Accidental Death & Dismemberment       |
| <input type="checkbox"/> Level Term Life                                |  |   |

Sponsored by:



and the California  
Medical Association

Administered by:



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