



Amalgamated ADVISOR

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Broker's Corner—Win with Voluntary Benefits

Brokers have a real opportunity to strengthen existing client relationships, build new ones and increase their sales by marketing voluntary benefits. They have a captive audience in employers and employees. A Gallup poll found that 82% of American workers placed a high premium on voluntary benefits. Their employers, the plan sponsors, also recognize the value in offering voluntary benefits. Market research supports the belief that voluntary benefits sales will continue to rise driven by employee demand, employer recognition of their value, and our changing health care landscape ushered in by the "Patient Protection and Affordable Care Act." To capitalize on the popularity of voluntary benefits, brokers should become familiar with the most popular of these benefits and learn how best to market them.

Vision, Dental, Disability and Critical Illness

Surveys indicate that the most sought after voluntary benefits are vision, dental and disability coverage. It's understandable why vision insurance would be so popular. Eye or vision-related problems are suffered by 75% of all employees who use a computer. In fact, vision and eye health problems are the second most prevalent, chronic health care problem in the U.S., affecting over 120 million people. Americans also need dental insurance coverage. Currently, an estimated 85 million Americans lack dental coverage, despite the fact that dental problems are a leading cause of missed workdays, school absences and emergency room visits. Finally, with more Americans living and working longer, the need for disability insurance has become even greater. Disability insurance provides working Americans with essential income protection should they experience a non-worksites-related disability stemming from an accident, illness or pregnancy.

New to the list of the hottest voluntary benefits are critical illness and identity theft protection. The Towers Watson 2013 Voluntary Benefits and Services Survey found that an increasing number of businesses plan to offer critical illness plans over the next few years.

Overcoming Common Challenges to Selling Voluntary Benefits

To effectively sell voluntary benefits, brokers must overcome the following challenges:

- Recognize that employees need to be educated about insurance and voluntary benefits and offer worksite educational seminars backed by personalized communications explaining benefits and the important protections they provide.
- Educate employers about the importance of offering voluntary benefits and give them multimedia tools (e.g., virtual benefit consultants access through online platforms) they can use to further raise their employees' awareness.
- Help employers select the right carriers and products for their workforce. Seek out carriers who hold the A.M. Best "A" (excellent) rating attesting to their strong financial condition and excellent claims-paying ability.
- Streamline the enrollment process. Make it easy for employers to enroll their employees in voluntary benefit plans by holding pre-enrollment programs and offering both in-person and online enrollment processes.
- Provide voluntary benefit cost containment education for your clients' employees through wellness initiatives, onsite medical screenings, disease prevention strategies, exercise and nutrition programs presented by qualified health, exercise and nutrition professionals.

Product Spotlight—Disability Insurance

Here are some sobering statistics:

- 71% of Americans would have difficulty meeting their current financial obligations if their next paycheck was delayed just one week. (American Payroll Association)
- 65% of working Americans say they could not cover their normal living expenses even for a year if their employment income was lost; 38% could not meet these expenses for more than 3 months if their income stopped. (Consumer Disability Awareness (CDA) Disability Divide)

- Over one in four 20-year-olds in America will become disabled before they retire. (Social Security Administration)
- Over 36 million Americans (12% of the population) are classified as disabled with over 50% of those in their working years. (U.S. Census Bureau)

Amalgamated Life's Short-Term and Long-Term Disability Insurance was designed to provide working Americans with essential income protection in the event of a non-worksites-related disability stemming from an accident, illness or pregnancy.

Market research conducted by many sources indicates that a majority of Americans would have great difficulty meeting their normal living expenses if their income was lost due to an accident or unexpected medical condition. Furthermore, without income protection, they would risk their credit ratings and ability to secure financing for future needs, and jeopardize their long-term financial security.

Amalgamated Life's Short-Term Disability Insurance can replace a portion of the affected individual's income for a period from the first six months up to a year of disability. This also provides coverage during the waiting period for most Long-Term Disability Insurance policies should this coverage be required. Amalgamated Life's Short-Term Disability product can be offered on either a contributory or non-contributory basis, with an Optional Vocational Rehabilitation Benefit, and with a waiver of the premium.

Amalgamated Life's Long-Term Disability Insurance would be applicable if an individual suffers an extended disability illness or

accident. It provides the covered individual with a steady stream of income to help meet his/her financial obligations. In addition, the policy provides such optional benefits as: Optional Survivor Benefit, Optional Pension Contribution Benefit, and Optional Cost of Living (COLA) Benefit.

For both Amalgamated Life's Short-Term Disability and Long-Term Disability Insurance policies, an easy and efficient claims-filing process is provided. Amalgamated Life's products are competitively priced and backed by Amalgamated Life's proven track record spanning over 70 years. As further evidence of its high quality performance, Amalgamated Life has earned 39 consecutive "A" (Excellent) ratings from A.M. Best Company attesting to its proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying history. Amalgamated Life Insurance is licensed in all 50 states and the District of Columbia.

AliCare Medical Management—Diabetes Management

By Julie O'Brien, Senior VP/COO of AMM



Diabetes is one of our nation's most prevalent chronic diseases. According to the Centers for Disease Control and Prevention (CDC), diabetes impacts 25.8 million people, more than 8% of the entire U.S. population. Perhaps even more alarming is the fact that more than seven million of the people affected by diabetes are undiagnosed. The seventh leading cause of death

in the United States, diabetes is also a major contributor to heart disease, stroke, kidney failure, limb amputations and blindness. In addition, the CDC estimates that as many as 79 million adults—35% of the entire U.S. population—are pre-diabetic.

Treating diabetes is expensive. The CDC estimates medical costs for diabetics are 2.3 times higher than medical costs for those without the disease, costing our nation \$116 billion in direct medical expenses a year.

To address this disease, AliCare Medical Management (AMM) offers a special diabetic management program to its clients. This program received the prestigious Case in Point Platinum Award in May 2013

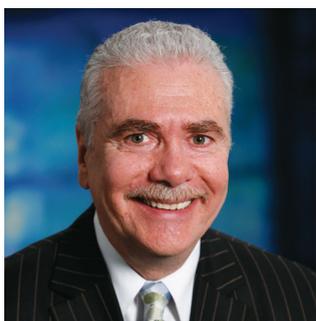
during Dorland Health's 5th Annual Care Coordination Summit in Washington, DC. Case in Point Platinum Awards recognizes professionals and organizations that make significant headway to address the challenges impacting the U.S. health care system.

Our approach at AMM is based on a case management/health coaching model, which makes the one-to-one relationship with a nurse case manager the focus. As part of its "Getting Well, Staying Well" initiative, AMM first piloted this new program with a client that had experienced a high rate of diabetes in a new population of patients that were primarily low-wage earners from a rural area. The program allowed the waiving of co-pays for all medications, not just diabetes medication, as long as the patient sets and achieves goals with the case manager. Thanks to the strong incentives, the client achieved a 60% enrollment rate of identified diabetics within the first year of the program and saw a 95% retention rate. As a result, 100% of enrolled clients met blood glucose monitoring compliance.

"We are proud to join the ranks of the distinguished and innovative companies which are awarded the Platinum Award," said Julie O'Brien, SVP, COO of AMM. "This award represents our commitment and dedication to helping solve medical challenges—in this case, diabetes. Together, we can work to manage this disease more efficiently and cost-effectively, while educating Americans about the importance of a healthy lifestyle to prevent the onset of diabetes."

AliGraphics—The Benefits of Print On-Demand

By John Dubil, President of AliGraphics



Need a brochure, mailer or flyer printed? If so, you might want to consider the benefits of print on-demand. It has become one of the most popular ways to have collateral materials produced and for good reason. Its benefits are many.

Print on-demand offers considerable savings over traditional

printing. It enables small quantities to be produced at a competitive price. This is in contrast to traditional printing for which small quantities could not leverage the economies of scale that large print runs afford.

There is also the time savings print on-demand offers. For projects that must be turned around fast, print on-demand delivers. And, there is absolutely no compromise to quality. Print on-demand offers high quality printing which rivals offset printing.

For organizations that don't have the space to inventory large quantities of print materials, print on-demand is ideal. It allows you to

print what you need, when you need it and avoid having to stockpile large quantities of materials which clutter your office or warehouse.

Print on-demand is also more flexible in that it allows you to customize materials to best target the intended recipients of the printed materials. Perhaps you would like to personalize a piece for more effective marketing, or use different pricing for different groups. Print on-demand allows you to do so without having to incur great costs. It's an ideal tool for strategic target marketing. Personalized marketing pieces have been proven to produce better results so you can also credit print on-demand with pro-

viding a higher return on investment.

Finally, print on-demand is the environmentally correct thing to do. It helps conserve our natural resources, while containing a printing company's carbon footprint.

The next time you get ready to place a print order, think about whether your order would lend itself to a print on-demand process. There's no downside; just a tremendous upside.

Community Involvement

Amalgamated Family of Companies continues to serve as a good corporate citizen, serving the community and promoting a culture of charity and corporate responsibility. During this year, this tradition has continued with its contributions to the community across diverse areas from fighting hunger to helping families facing various challenges, including homelessness and health-care initiatives here and abroad.

Amalgamated held a fundraiser to benefit **Doctors Without Borders/Médecins Sans Frontières (MSF)** in their fight against the Ebola Virus in West Africa. \$419.00 was raised through the raffle of tickets for the Giants vs. Steelers game on August 9, 2014.

In another example of helping individuals and families in crisis, Amalgamated Life employees banded together to support **Volunteers of America (VOA)** and held an **Operation Backpack** drive which generated a donation of 74 backpacks and \$165.00 for children in New York City's homeless and domestic violence shelters.

David Walsh, President and CEO and Paul Mallen, Executive Vice President and Chief Financial Officer of Amalgamated Family of Companies presented a \$10,000 donation to Jim

Killoran, **Habitat for Humanity of Westchester** Executive Director. Habitat for Humanity of Westchester is an organization dedicated to eliminating poverty housing and homelessness throughout Westchester County. Many employees of Amalgamated will participate in a build for a family in need in September.

Pictured here (from left to right) are Amalgamated Life President and CEO David Walsh, Habitat for Humanity of Westchester Executive Director Jim Killoran and Amalgamated Life Executive Vice President and Chief Financial Officer Paul Mallen.



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