

Frequently Asked Questions

1. Why should I participate in the program?

There is strength in numbers. NCCED has been able to negotiate with leading insurance carriers and vendors to offer coverage for programs at rates which may enable you to achieve a substantial savings. We have also been able to obtain commitments from these carriers to provide flexible underwriting guidelines for many voluntary products.

2. What does it cost to participate?

There is no additional cost for NCCED members to join the insurance program and there is no obligation of any kind to receive a quote. You'll be able to examine options from a full menu of group and voluntary coverages, and may choose any or all (or none) of the programs in which you wish to participate, according to your particular business situation and requirements.

3. What do I have to do to get more information?

Just complete a simple employer profile questionnaire, and provide employee census information. If you wish to replace an existing plan (or just get a quote to compare), you'll also need to provide some information about the existing coverage. The profile will indicate what is needed for specific coverages.

Note: All information and materials provided will be held in strict confidence. This information will be used solely to compare your existing coverage with currently available plans, and to obtain the most advantageous quote possible for your organization.

About NCCED

NCCED is the national trade association of the community economic development (CED) industry. Our mission is to promote, support and advocate for community development corporations (CDCs) and the CED industry, whose work creates wealth, builds healthy and sustainable communities and achieves lasting economic viability. NCCED fulfills its mission of service to its members working in disinvested urban and rural communities through education, resource development, advocacy, networking, training, technology assistance, policy initiatives and strategic partnerships. We are committed to empowering people, organizations and communities.

Your Menu of Coverage Choices

General Business

Workers Compensation • Property Coverage
Commercial Liability • Commercial Auto
Directors & Officers • Property Damage
Unemployment Insurance • Professional Liability

Core Benefit Plans

Medical Insurance • Group Term Life Insurance
Disability Income • Group Dental
Group Long Term Care • Business Travel Accident
Accidental Death • Pension • Qualified Plans
...even Pet Health Insurance!

Retirement Plans

Pensions • 401(k) • 403(b) • IRA
Non-Qualified Deferred Compensation

Voluntary Benefits(*)

Supplemental Life Insurance
Optional Term • Life • Universal Life
Short • Long Term Disability • Vision
Dental • Long Term Care • Critical Illness
Cancer Care

(*) Voluntary benefits are supplemental programs sponsored by the employer but paid for 100% by the employee. The availability of voluntary employee paid benefits enables employees to spend their benefit dollars on the programs most important to them, offering more choices.



Contact information:

Attn: Insurance Program

NCCED

1030 15th Street NW Suite #325 Washington, DC 20005

Toll-free (877) 446-2233

or just visit our website for further information.

www.ncced.org



NATIONAL CONGRESS
for COMMUNITY
ECONOMIC DEVELOPMENT

Insurance Program

*An Insurance Benefit
Program For NCCED
Members*

**BUSINESS INSURANCE
GROUP INSURANCE
VOLUNTARY
INSURANCE**

WHAT IS THE NCCED INSURANCE PROGRAM?

- ❖ *Liability Insurance*
- ❖ *Medical Insurance*
- ❖ *Property/Casualty*
- ❖ *Workers Compensation*

The list of insurance coverages necessary to effectively run your business, whether legally required or simply good business practice, can be daunting to say the least. Keeping a cap on the cost of providing those coverages can also be a real challenge. NCCED has the solution. Now there is a way to get a variety of coverages from leading carriers at advantageous rates.



How It Works

The NCCED Insurance Program offers access to a variety of business-related insurance with customized, cost-effective programs for its members and their affiliates. With assistance of EEI Financial Services, Inc., a licensed insurance broker, NCCED has established agreements with major insurance and financial service firms to provide flexible underwriting requirements at competitive prices. This highly adaptable program allows you to choose from a broad menu of insurance products and services provided by industry leaders. The choices are many and the selection is up to you. Imagine being able to coordinate all your insurance and benefit needs through a single source - and save money at the same time!



Benefits for Participants

By leveraging the size and strength of our membership, the program is able to offer lower costs or improved benefits for many coverages-some of which may not otherwise be available to smaller groups at any cost! Benefits of participating in the program include:

- ❖ Reduced rates for core insurance coverages
- ❖ Improved benefits with more options
- ❖ Flexible underwriting requirements-even guaranteed acceptance for select coverages
- ❖ Elimination of qualified plan set-up charges
- ❖ Reduced asset management charges
- ❖ Discounts on Worker's Compensation rates*
- ❖ Greater stability in rates because of improved risk spread
- ❖ Ease of administration
- ❖ Simple one-payroll-slot billing for multiple coverages



Benefit Communications

We can provide complete employee benefit communications services during program enrollments, improving employee understanding of benefits, promoting proper usage, and enhancing appreciation for the benefits you provide.

* *Not available in all states.*

Value Added Services

That's not all! In addition to gaining access to quality insurance plans, participating in the NCCED Insurance Program also provides you access to a number of value-added services to improve your business efficiency:

- ❖ *Prescription Benefit Card Program.* The PBC program can provide businesses, individuals, and families a substantial savings when purchasing generic, brand name and formulary prescription medications. The PBC is offered free of charge, and can be effectively utilized either on a stand alone basis, or in combination with the overall NCCED Insurance Program, to complement medical insurance plans and realize a cost-savings for prescription coverage.
- ❖ *Employee Recruiting/Training Grants.* We can assist clients in recruiting employees that meet desired career descriptions. The recruiting process is designed to identify qualified candidates that are residents of America's inner cities, thereby meeting a principal goal to create meaningful employment in those areas. The program also attempts to identify candidates that meet specific federally-established requirements, which in turn enables the client to qualify for receiving one or more training grants.
- ❖ *Employment Tax Credits.* There are three types of Federal Employment Tax Credits, and a state credit (in most states) for which a program participant may qualify. An organization may apply these credits to those employees that meet specific requirements. We assist you in identifying candidates for employment that meet these requirements.

