

WHO TO CALL @ PAAIA

PAA Insurance Agency, Inc.
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MANAGEMENT

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REGIONAL MANAGERS

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** Call for proposals, and adding or changing lines of coverage.*

INSURANCE DEPARTMENT

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Marketing Specialist
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** Customer service, claims and billing.*





PAA Insurance Department

1-800-222-8712

The PAA Insurance Department is a valuable resource for PAA members who are interested in:

- Health
- Dental
- Vision
- Group Life Insurance
- Ancillary Benefits

LINES OF COVERAGE

HEALTH INSURANCE

PAA offers a number of insurance carriers (*fully-insured & self-funded options*) in all regions of Pennsylvania with a wide range of benefit choices. These benefit choices enable employers to design benefits packages that meet their needs and fit their budget.

Health care plan options differ regionally across the state, whereas all regions offer a variety of carriers and benefit options. The carriers include:

- Aetna
- Capital BlueCross
- Cigna
- Geisinger
- Highmark
- Independence Blue Cross
- United Healthcare
- UPMC
- VERIS Consortium
- Self-Funded, Independent TPA's (Meritain, UMR, Independence Administrators)

DENTAL INSURANCE

PAA's dental insurance program is self-funded by the PAA Trust, and administered by United Concordia Dental, offering two plans to our members:

- **Basic Plan** (*base*)
- **Full Plan** (*buy-up*)

In addition, PAA provides the option for a **2-tier** or **4-tier** composite rates, as well as **dual option** arrangements for members with 20+ employees enrolled.

PAA's dental benefits has been enhanced significantly, and has not applied a rate increase to our dental members in over seven years!



VISION INSURANCE

PAA's vision insurance program is self-funded by the PAA Trust, and administered by Davis Vision. We offer two plan options for our members:

- **Fashion Plan** (*every 24 months benefit*)
- **Designer Plan** (*every 12 months benefit*)

Davis Vision is a leading national administrator of routine vision care. Benefits include coverage for eye examinations, eyeglasses and contacts. Optional items such as designer frames, lens coatings and invisible bifocals are also available at low, discounted fixed fees.

PAA has not applied a rate increase to our vision members in over eight years!



GROUP LIFE INSURANCE

PAA's group Life and Accidental Death and Dismemberment Insurance (AD&D) is underwritten through Prudential. The benefit is offered as employer-paid. Plans can be custom-designed to best suit our member's needs. Employees working at least 20 hours per week are eligible.

* *The Dental, Vision and Prudential Life programs are written exclusively for PAA members. PAA is the contract holder and requires **70% of employee participation** in order to enroll.*

DISABILITY INSURANCE

American Fidelity Assurance Company underwrites short-term and long-term disability programs for PAA members. These plans are available as an employer-paid or voluntary benefit.

Disability programs protect an employee's income while relieving the employer of any obligation to continue paying wages during a period of disability.

SUPPLEMENTAL BENEFITS

PAA's partner, American Fidelity, can streamline your benefits package to attract and retain quality employees without adding additional costs to your bottom line. Supplemental benefits that American Fidelity offers are:

- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- GAP Insurance
- Voluntary Term Life Insurance
- Whole Life Insurance
- Permanent Life Insurance (through Texas Life)
- F.S.A. Administration / Dependent Care
- H.S.A. Administration

SECTION 125

American Fidelity is PAA's recommended administrator for Section 125, providing all necessary documents and services at no additional cost to association members.

Under Section 125, the employee's portion of insurance premiums is purchased with pre-tax dollars, lowering the employee's federal withholding and state, local, and FICA taxes. The employer also saves matching FICA taxes. The most important aspects of setting up payroll under Section 125 are proper documentation, regular reviews, and updates.

** PAA Insurance Agency can also solicit proposals to all major ancillary carriers if an employer is interested.*