



Dear Member:

We are pleased to introduce to employers who are members of the Connecticut Lodging Association an Exclusive Benefits Package offered by Cigna Voluntary. The Cigna "Starbridge Limited Benefit Medical Plan" is a discount program offered to only Lodging Association members through Voluntary Benefit Solutions (VBS) an endorsed agency of CLA.

This plan typically includes part-time and hourly employees who are not eligible for the company plan or are in their waiting period. Premiums are very reasonable and are paid for by the employee not the employer. Coverage is designed to give insured employees help with common, everyday medical or dental expenses. The following benefits are available:

Cigna Starbridge Plans:

Medical Coverage – Limited Medical coverage for part time, per diem, seasonal and temporary employees and their families

- Two simple plans to choose from
- Approximately 2 hours wage per week is the cost of the coverage
- \$15 co pays, low deductibles
- Discounted prescription drug coverage
- Hospital coverage for in-patient stays
- Accident coverage, including accidental death benefit

Dental coverage –reimbursement for exams, cleanings, fillings and major procedures

Term Life – Coverage starting at \$10,000

Short term Disability – Coverage up to \$125 weekly for off the job accident or illness

Vision – Discounts on exams, glasses, lenses


Other highlights include:

- No waiting period; no medical evidence of insurability
- No minimum number of hours required
- Guaranteed issue for eligible employees
- Low premiums, typically two hours of wage per week
- Insurance offered on voluntary basis which costs the employer nothing
- COBRA administration and HIPAA compliant at no additional cost
- CIGNA PPO Network with no out-of-network penalties
- Employee access to the Starbridge Member Portal which allows them to:
 - * compare doctors by price
 - * download claim forms and temporary ID cards
 - * locate a provider or pharmacy
- * access a Health Information Library

A customized benefits package, designed to meet your needs and the needs of your employees, is now available to you. A dedicated representative from VBS will be calling to introduce Cigna's plan and explain how this offering can give you the edge in recruitment and retention.

We encourage you to obtain additional information directly by calling our dedicated representative Barbara Saxton at Voluntary Benefit Solutions at 860-537-9904 or toll free at 1-866-827-9904.

Sincerely,



Simon A. Flynn
Executive Director