Membership Benefits
Feel confident with our approved partners.

You became a small business owner because of a specific talent. As you grow, you find that you need assistance in many areas of your business. SBAM can help!

Learn more by contacting us at (800) 362-5461 or sbam.org/memberbenefits

The Small Business Association of Michigan offers a wide array of member benefit options. And we understand every small business owner has different needs.

Contact our membership department at (800) 362-5461 for details on the best options for you and your business.

News & Resources: Events, Focus on Business TV Show, SBAM Webinar Series, Wednesday Wisdom, Focus on Small Business magazine and Owner to Owner regional events.

Benefits & Insurance: High quality programs to help you hire and retain the best employees.

HR & Compliance: Give your business the competitive advantage and understand and stay compliant with complex rules and regulations.

Information Technology: Manage and utilize the technology tools you need to operate securely and efficiently.

Operations: Discounted pricing on a variety of essential services your company needs on a daily basis.

Accounting & Finance: Help with financial basics to ensure you’re running a profitable business.

Advocacy: SBAM constantly monitors issues affecting small business so you don’t have to. Help bolster Michigan’s entrepreneurs by getting involved.
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News & Resources

SBAM.org
The SBAM website contains pertinent news and information related to small business topics. Check back daily for the latest in human resources, marketing tips, health care reform, Michigan legislative issues and more.

Focus on Business Television Show
Join your host, Lisa Smith from InVerve Marketing, for a show dedicated to the small businesses of Michigan. You’ll hear from experts, on a variety of topics, as they explore the impacts on business; human resources, marketing, taxation, health, technology, legal issues, political issues, talent, money, operations, and much more.

Podcasts
Small Business Weekly Podcast - A dynamic audio interview from a top-notch expert on entrepreneurial success. Hear great tips and advice on how to be an even more effective small business owner.

SBAM Webinar Series
This free series contains resources and expert advice on a variety of business topics.

Social Media
Tips and advice you can use to boost your opportunities for small business success. SBAM interviews thought leaders and resource experts in Facebook Live videos. Twitter keeps you in our circle of staff, supporters and volunteers during special events and every day business gatherings.

Focus on Small Business Magazine
The Focus on Small Business magazine is Michigan’s premier small business publication. Every other month, Focus on Small Business brings you hands-on advice on how to be a more successful small business entrepreneur. A subscription to Focus on Small Business is included with every paid SBAM membership.

Communications
SBAM has regularly scheduled emails for members who would like to stay informed on new products and services, special offerings, events, small business local and national news, advocacy and compliance.

Visit www.sbam.org or call us at (800) 362-5461 today!
Member Profile & Directory

Visit [www.sbam.org](http://www.sbam.org) and update your profile to ensure your membership experience reaches its fullest potential! Tell us about yourself and begin the process of tailoring your membership to the needs of your business.

Connect and do business with fellow SBAM members, register for events, contribute to the PAC and sign up for many programs and services. Premium and VIP level members can access the *Ask An Expert* web portal and download one of our many guides, whitepapers and checklists!

**Owner to Owner**

SBAM is building regional networks of small business owners through “Owner to Owner” meetings. This network is designed *exclusively* for small business owners.

Events offer the opportunity to network, share experiences, gain knowledge and leverage the power of the small businesses in 10 different regions.

These meetings also allow for small business owners to build a sense of community in their home region and gather together on a regular basis with other small business owners and stakeholders from their community. Each regional meeting will feature components of networking, education, and small business advocacy awareness.

Visit [www.sbam.org/O2O](http://www.sbam.org/O2O) or call us at (800) 362-5461 today!
Events

SBAM Annual Meeting & Small Business Summit. SBAM’s premier event is held each year in June. This is a great opportunity to listen to informative keynote speakers, tour exhibits, experience ample networking opportunities, and attend popular business owner panel discussions. Of course we always build in plenty of time for owner-to-owner networking, so be sure to come early and bring your business cards.

SBAM Annual Golf Outing is another fantastic opportunity to network with small business owners and partners while raising money for a great cause. Our outing benefits Michigan Celebrates Small Business in its work to support, promote and celebrate small business.

Michigan Celebrates Small Business remains on the forefront of championing small business and fostering the entrepreneurial spirit in Michigan. The MCSB’s role is to serve as a catalyst for creating an entrepreneurial culture while inspiring the next generation of entrepreneurs.

The mission on MCSB is to honor and recognize Michigan’s small business people and those advocates who support them. MCSB brings together the resources of collaborative partners and supporters so that they may raise the profile of small businesses in Michigan, build a network of entrepreneurial companies, and tell the stories of successful, growing Michigan entrepreneurs.

Visit www.sbam.org/events or call us at (800) 362-5461 today!
Advocacy

SBAM and its members recognize that political action is essential in promoting and protecting an environment where private enterprises can exist and grow. SBAM’s lobby team is intentionally bipartisan and consistently recognized as the number one lobbying organization for small business in Michigan.

You have a business to run, so the team at SBAM constantly monitors issues affecting small business so you don’t have to. SBAM also helps to give you and other small business owners a voice in the democratic process by connecting members with influential policymakers.

You can help protect your small business and help bolster Michigan’s entrepreneurs by getting involved today.

SBAM has an easy way for you to contact your elected officials. Take action now and voice your support for small business by visiting www.sbam.org/advocacy and we’ll get you started on...

- Contacting your legislators
- Examining voting records
- Locating your elected officials
- Tracking key issues
- Learning about elections

SBAM will keep you informed through our weekly Lansing Watchdog e-newsletter, which highlights the top five legislative stories.

Visit www.sbam.org/advocacy or call us at (800) 362-5461 today!
SBAM Energy Solutions powered by Consumers Energy and DTE Energy

SBAM is working with Consumers Energy (CE) and DTE Energy (DTE) to provide enhanced energy services to small business across Michigan with the SBAM Energy Solutions program.

Members can speak with the energy team on any energy-related topic, including the following:

- Account overview analysis to find out if you're paying the right rate.
- Availability of energy efficiency programs
- Account management services
- Assistance setting up an energy audit
- Managing outage alerts
- Billing & payment options such as eBill, customer select due date, and billing alerts

Both Consumers Energy and DTE Energy can help you use energy more efficiently throughout the year and provide you with money-saving rebates. SBAM Starter, Basic, Premium and VIP Members can go online and learn more about options available to your business including energy efficiency tips, current rebates & programs, and small business energy efficiency solutions.

Visit www.sbam.org/energy or call us at (800) 362-5461 today!
Employee Benefits

Smart small business owners know when - and when not to - take risks. When it comes to human resources and employee benefits, SBAM takes much of the risk away.

We know that when you’re choosing health insurance and employee benefit programs for your employees, you’re looking for quality programs at an affordable price.

SBAM provides comprehensive programs, administrative simplicity and affordable prices.

We call that the *SBAM Value Advantage!*  

SBAM Customer Experience

While our programs are great, it’s your experience with our expert partners that sets us apart from our competition and keeps you from going it alone. We know that many of our members don’t have a professional human resources or employee benefits staff to search the market and negotiate for the best plans. But SBAM does, and in conjunction with your independent insurance agent, we can help you deliver the HR and employee benefits experience of a much larger business.

Our team is just an email or phone call away to assist with Blues and Dearborn claims and billing, enrollment and terminations, ordering new ID cards and much more. And members enrolled in our Blues medical program receive a free Summary Plan Description that is required by ERISA.

SBAM Consolidated Billing & Enrollment Services

Our consolidated billing and enrollment service brings you exclusive access to our responsive customer service team. Additionally, premium payments for Blues health, dental and vision, Dearborn National life and disability, administration fees for COBRA and Section 125, FSA, HSA and HRA services will come on a single consolidated invoice from SBAM once per month. This consolidated billing service allows you to make payment for SBAM services jointly (one check) and just as important, when you add or terminate an employee, you only need to communicate that once through our HIPAA secure Zix email or fax line. Not only can we guarantee a simple consolidated invoice, we’re the only organization that has the capability to put BCBSM and BCN premiums on the same invoice.
SBAM’s Billing Administration Partner

SBAM works with many great organizations across Michigan to bring you the best products and services possible, including TGG Solutions.

Headquartered in Grand Rapids, with offices in Lansing, Kalamazoo, and Traverse City, TGG Solutions is our third party administrator (TPA) and it’s their systems that open the door to consolidated invoicing and enrollment services that will make your life easier.

When you enroll in our sponsored health, dental, vision, life and disability programs, you automatically gain access to the consolidated invoicing, enrollment and customer service of TGG Solutions. When this happens, you will also be able to include the monthly cost of any additional services like COBRA, Section 125, FSA, HSA and/or HRA administration on one invoice.

One invoice, one payment, once a month.

SBAM Membership Options

SBAM is a membership organization, so before you can enroll in and pay for any of our member benefits, you must first become a member. We have three levels of membership for your company to choose from:

- **BASIC $119**
- **PREMIUM $239**
- **VIP $389**

* For members enrolled in the SBAM Blue Cross® Blue Shield® of Michigan and Dearborn National® coverage, there is an additional $7.50 per month fee included on the consolidated invoice.

This program access and administrative fee helps to fund the cost of building and managing the products and services offered, the expertise required to get you the answers you need to both routine and complicated issues, and to help keep your plan compliant with state and federal rules and regulations.

For only $7.50 per month, you get our customer service team, as well as our consolidated invoicing and enrollment services that will save you time and money.

Visit [www.sbam.org/join](http://www.sbam.org/join) or call us at (800) 362-5461 today!
Small Group Medical, Dental & Vision

SBAM’s exclusive health coverage carrier, Blue Cross® Blue Shield® of Michigan and Blue Care Network provides access to the largest network of health care providers in Michigan. For organizations with up to 100 employees, we have sponsored plans to fit your employees’ needs and your organization’s budget.

Visit www.sbam.org/smallgrouphealth or call us at (800) 362-5461 today!

Life & Disability

Dearborn National® Life Insurance Company offers excellent group life and disability insurance customized for SBAM members. They match the same flexible insurance plans offered by big businesses – and keep it affordable. Coverage is available down to one person, with flexible guaranteed issue amounts.

Visit www.sbam.org/dearborn or call us at (800) 362-5461 today!

Hospital Recovery & Accident

By offering Hospital Recovery and/or Personal Accident insurance, you can help your employees pay for expenses resulting from unexpected hospitalizations or accidental injuries, as there may be out-of-pocket expenses above and beyond what medical insurance covers.

Visit www.sbam.org/lifesecure or call us at (800) 362-5461 today!
Workers’ Compensation

Workers’ compensation insurance is a specific type of business insurance that helps business owners provide wages and medical benefits to employees who have been injured on the job. In Michigan, workers’ compensation is required by law.

SBAM’s partnership with Accident Fund saves you money upfront and then pays you back for being safe.

- 5% upfront savings on your workers compensation premium
- Opportunity for dividend payments based on group’s loss history and written premium
- Online access to Accident Fund’s Loss Prevention Toolbox
- No minimum premium to qualify
- Convenient billing options
- Easy claims online reporting
- Normal underwriting guidelines apply
- No ‘common’ policy effective date is required
- Policies are assigned into annual program terms according to their effective date

Dividend Program
Participating in the SBAM workers’ compensation program not only saves you 5% up front but also pays you back! The program can be entered with new business or at time of renewal.

Dividends are calculated and paid 15 months after the expiration of the program term and require approval by Accident Fund's Board of Director's. Therefore, dividends can never be guaranteed.

Visit www.sbam.org/accidentfund or call us at (800) 362-5461 today!
COBRA Administration

Through Small Business Insurance Services, LLC (SBIS), we manage all matters relating to COBRA administration on behalf of members enrolled in the program - for a low monthly cost with no initial set-up fees.

Your company is assigned a personal coordinator who will service you and your company’s COBRA enrolled beneficiaries.

We make it easy for you to communicate with our COBRA coordinators via secure fax or email when you have a qualifying event, so you’re sure to stay compliant with the ever-changing Department of Labor laws and regulations.

SBAM will complete the following on behalf of your company:

- Send all necessary letters and notifications
- Provide your company with a monthly activity report
- Grant online access to your account
- Collects premium payments from the COBRA enrolled beneficiaries
- Help with Blue Cross® Blue Shield® of Michigan and Blue Care Network claims

COST

SBAM sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network plan:
- Up to 99 subscribers enrolled - $35 per month
- 100 or more subscribers enrolled - $60 per month

For companies not enrolled in our sponsored Blues plans i.e. Priority, United Health, HAP:
- Up to 25 subscribers enrolled - $70 per month
- 26 to 50 subscribers enrolled - $85 per month
- 51 to 75 subscribers enrolled - $100 per month
- 76 to 100 subscribers enrolled - $115 per month
- 101 to 125 subscribers enrolled - $130 per month
- 126 to 150 subscribers enrolled - $145 per month
- 150 or more subscribers enrolled requires a quote

Visit www.sbam.org/cobra or call us at (800) 362-5461 today!
Premium Only Administration

Self-Administered Premium-Only Plan
$109 one-time fee

A Premium-Only Plan allows employer-sponsored premium payments to be paid by the employee on a pre-tax basis instead of after-tax. When you enroll in the self-administered Premium-Only Plan, you are given all the necessary document templates to administer the program yourself including a fully compliant Plan Document and Summary Plan Description, employee enrollment forms, payroll guide, and nondiscrimination / concentration testing spreadsheet. You will also have access to the Kushner & Company Project Team who will handle any questions you have along the way.

Fully Administered Premium-Only Plan
$35 per month
or
$27.50 per month Green Paperless Discount

When you enroll in the fully administered option, Kushner & Company does all the work for you. The Plan Document and SPD is completed for your company and tailored to your specifications.

You will be contacted by a representative from the Project Team at Kushner & Company who will set up all aspects of the plan on your behalf. This option minimizes paperwork for you to complete and greatly simplifies the implementation and administration. This option also includes annual nondiscrimination testing for your company.
Flexible Spending Account

A Flexible Spending Account (FSA) is a low cost way for you to enhance your employee benefits package.

When using an FSA, employees reduce federal income taxes, social security taxes, and state income taxes because they are paying for deductibles, co-insurance and non-covered services with pretax dollars. An FSA also allows your employees to better budget for known out-of-pocket expenses over a twelve month period.

If you select the FSA administration, you will receive the Premium Only Plan administration, as well as Flexible Spending Account processing for your employees health and/or dependent care account.

This includes an administration guide to aid you in the day-to-day operations of the FSA plan, employee communication materials, enrollment forms and claims kit, daily processing of employee claims, and once a week you’ll receive a Deposit Report and Check Report. Annually, you’ll receive a Year-To-Date Benefit Summary.

Employees receive a free debit card to pay for eligible expenses that gives them direct access to their account for use at the doctor office, pharmacy, dentist, etc..

Your employees will have password protected online access where they can view all FSA activity within their own account.

**COST**

$6.00 per month per participant  
($75 monthly minimum)

or

**Green Paperless Discount**

$5.25 per month per participant  
(minimum $52.50 per month)

FSA Health Care Account

Employees may set aside a portion of their salary through pre-tax payroll deductions to pay for medical, dental, or vision care expenses for themselves, their spouse and dependents that are not covered by any other insurance plan. As expenses are incurred, employees can file a claim against their account and withdraw money to pay the expenses.

Examples of such expenses include deductibles and co-payments, the cost of prescription drugs, vision care (including eyeglasses and contact lenses), dental care and orthodontia not covered by your group health or dental plans.

FSA Dependent Care Account

Employees (and their spouse, if married) who have children and have to pay someone to watch the children so they can work, look for work, or attend school full-time can elect to set aside a portion of their salary through pre-tax payroll deduction.

As expenses for daycare or babysitting are incurred, employees can file a claim against their account and withdraw money to pay the expenses.
Health Savings Account

A Health Savings Account (HSA) is a tax-exempt trust or custodial account established exclusively for payment of current and future qualified medical expenses. To have an HSA, you must first have a qualified high-deductible health plan.

Qualified Expenses
Qualified medical expenses for an HSA include health insurance plan deductibles, co-payments and co-insurance amounts, prescription and over-the-counter drugs, dental services, vision care, long-term care, psychiatric and psychological treatments and certain health premiums including COBRA (but not premiums while an active employee).

HSA Contributions
Once you have established the HSA, your company, the employee or both may contribute to the HSA in a given year. For an HSA established by a self-employed individual, the individual may contribute to the HSA. In addition, family members may contribute to an HSA on behalf of another family member. Contributions to an HSA must be made in cash.

Contributions to an HSA may be made through a Section 125 Plan via the pre-tax payroll method or after-tax by making deposits. In any given year, contributions may be made until April 15 of the following year. HSAs may be invested much like a 401(k) or an IRA — in an interest-bearing account, a mutual fund or stocks and bonds.

Because you don’t know when the HSA will be called upon for medical expenses, it is generally recommended that the majority of funds be readily accessible through a bank account.

No Limits or Risk of Losing Funds with an HSA
There is no “use-it-or-lose-it” provision with an HSA. Any balance of funds at the end of the year may be carried over into future years with no limits.

The HSA Stays with the Employee
Because the account is owned by the employee or individual and maintained in a trust, the account holder may use the account after he or she leaves the employer who offered the qualified high-deductible health plan. Employees receive a free debit card to pay for eligible expenses and gives them direct access to their account (when using an approved bank).

COST
$5.00 per month per participant (minimum $75 per month)

or

Green Paperless Discount
$4.25 per participant per month (minimum of $52.50 per month)
Health Reimbursement Arrangement

Health Reimbursement Arrangements (HRAs) are a tax-advantaged benefit that allows both employees and employers to save on the cost of healthcare.

HRA plans are employer-funded medical reimbursement plans. The employer sets aside a specific amount of pre-tax dollars for employees to pay for their employees’ health care expenses on an annual basis. Based on the plan design, HRAs can generate significant savings in overall health benefits.

The most attractive feature of HRAs is that they allow for payment of all qualified health-related expenses on a pre-tax basis. All businesses, including one-person and part-time businesses, may operate an HRA plan.

Kushner & Company will provide all the necessary documentation including Custom Plan Document and Summary Plan Description (SPD), employer-specific enrollment forms, employee communication materials including an employee newsletter explains the benefits and tax savings of the plan and online benefits access, direct deposit and available debit cards.

COST
$6.00 per month per participant (minimum $75 per month)

or

Green Paperless Discount
$5.25 per month per participant (minimum $52.50 per month)
What Is the Kushner Green Paperless Discount?

Kushner & Company offers a green paperless option that is designed to make your life a little easier and helps you avoid higher monthly administrative fees on FSA, HSA and HRA plans!

When choosing the ACH method option, you receive a monthly email reminder of the amount that will be deducted to cover the cost of your administrative fees. On or around the 15th of each month, the staff at Kushner & Company will simply deduct the fee from your checking account.

This ACH payment method saves you the time and hassle of writing what, in many cases, is a very small check to cover the monthly administrative fee. From enrollment to reimbursement, Kushner Green is the electronic and environmentally aware paperless solution.

SBAM members who choose this option will receive a monthly discount on their FSA, HSA and/or HRA administration.

The FSA, HSA and/or HRA Green requirements are as follows:

- All non-debit card reimbursements are direct deposited (no paper checks issued, direct deposit information for all participants required)
- All documents and reports delivered electronically (email addresses for all participants required)
- Payment of invoices by Kushner-initiated ACH payment transfer each month
- Enrollment completed and submitted using Kushner’s custom formatted enrollment spreadsheet
- Reimbursement claims submitted via secure website, mobile app, or fax.

To sign up for the Green Paperless option and avoid paying more each month, simply include the ACH form with your enrollment paperwork.

Visit www.sbam.org/kushner or call us at (800) 362-5461 today!
Human Resources Solutions

SBAM partners with American Society of Employers (ASE) to offer valuable information related to complicated HR issues. SBAM Premium and VIP members can take advantage of our toll free hotline and online web portal to ask.

Free HR Ask An Expert Hotline & Web Portal
Using this service allows you to continue on with other important responsibilities while your question is researched and answered without a worry on your part.

Employee Handbooks
Receive assistance reviewing or updating an existing document, or developing a complete, customized employee handbook. This service includes:

• Auditing your organization’s policies.

• Identifying compliance and content weaknesses for correction.

• Recommending a complete set of policy statements that reflect your organization’s goals and objectives.

• Developing user-friendly language to explain your organization’s policies and procedures.

Workplace Posters
ASE makes required state and federal labor law compliance easy and affordable through GovDocs, one of the largest providers of labor law posters in the country. GovDocs ensures that you are in full compliance with the Department of Labor.

SBAM Premium members receive discounted state and federal posters by simply entering a promo code when ordering online. SBAM VIP members receive a complimentary poster.

Visit www.sbam.org/ase or call us at (800) 362-5461 today!
Pre-Employment Screening Services
In a tight labor market, don’t make a bad hiring decision. SBAM members have access to an in-depth reference check and background investigation service that can help eliminate the hidden dangers of hiring a new person.

Let SBAM’s partner, ASE, get you the facts before you make a costly mistake by hiring the wrong person for the job.

- Past job performance
- Educational background
- Criminal history
- Driving records
- Credit reports
- Social security traces

Learning & Advancement
ASE courses are designed around critical skills for today’s workplace. Training offerings cover these and other subject categories:

- Employment Law
- Compensation and Benefits
- Labor Relations
- Human Resource Policy and Procedures
- Management Development
- General Development

SBAM members can register for any of ASE’s public training and development courses and receive a registration fee discount. A complete course guide and dates are available online at www.aseonline.org.

Visit www.sbam.org/ase or call us at (800) 362-5461 today!
ERISA Compliance

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that sets minimum standards for most voluntarily established retirement and health plans in private industry to provide protection for individuals in these plans. ERISA regulations have been expanded over the years to include additional health laws, including COBRA, HIPAA and the ACA.

Many small businesses don’t think that the Department of Labor (DOL) will target them for an audit, but there has been a noticeable increase in the number of small and medium-sized businesses receiving audit notices regarding ERISA and the ACA. Kushner & Company will assist Premium and VIP level SBAM members with everything related to ERISA compliance through free online services and paid consulting.

Free Online Compliance Services

For members who like to download helpful do-it-yourself materials, you can access our free Compliance Toolkit that includes:

- List of the 29 questions that accompany an ERISA audit demand

- Checklist of the documents that are required for self-insured plans vs. fully insured plans

- A complete online Guide to Understanding ERISA with samples of each document that is required by law

- ‘Ask an Expert’ web portal, where members receive a fact-based answer to general compliance questions

- Self-assessment questions to gauge your current level of compliance and identify what you’re missing
Paid Compliance Consulting Services

For members who would like more in-depth consulting services, Kushner & Company will review all of your documents to ensure your company meets ERISA and ACA requirements for health plans. There are three essential parts within the consulting services available to members:

**Part I:**
- Complete review of all applicable plan documents and Summary Plan Description (SPD)
- Review of current Summary of Benefits and Coverage (SBC)

**Part II:**
- Determination of the Affordable Care Act’s Applicable Large Employer status
- Review existing health plan for Minimum Essential Coverage, Minimum Value, and Affordability parameters
- If applicable, determine potential for employer mandate penalties under IRC Sections 4980H(a) and/or (b)
- Review and/or establishment of proper Measurement, Administrative, and Stability periods, both for current as well as new and variable hour employees
- Establish procedure to distribute all required health and welfare plan notices, including pre-ACA as well as ACA-required notices, and provide such model notices where needed
- Determine if a “wraparound” document would reduce compliance burden and IRS Form 5500 filing requirements
- Review need for annual Patient-Centered Outcomes Research Trust Fund Fee (PCORI) filing, and if necessary, assist with developing the process to file
- Determine if any additional nondiscrimination testing must be performed on any of the underlying health and welfare plans
- Determine applicable IRC Section 6055/6056 compliance reporting requirements. If necessary, assist in preparing processes to comply with that reporting requirement

**Part III**
Access, via email or telephone, to Kushner & Company’s nationally recognized ERISA and ACA experts for Q&A to answer specific questions as they arise.
PACKAGES and COSTS

Full Package with Consulting
First year subscription: $2,500
Second and subsequent years: $1,500
- Includes all Part I and Part II materials, with consulting on each item by Kushner & Company
- Unlimited Q&A with Kushner & Company during the year on any of the Part I or II items (Part III)

Do It Yourself (DIY) Workbook
First year subscription: $1,000
Second and subsequent years: $300
Includes all Part I and Part II materials and one hour Q&A, via email or telephone, with Kushner & Company during the year (Part III)

IRS Form 5500
One-time fee: $550
Preparation of one 5500 by Kushner & Company

Measurement, Administrative, and Stability Periods
One-time fee: $1,000
Review and/or establishment of proper periods, for both current as well as new and variable hour employees (if purchased without either Package)

Visit www.sbam.org/compliance or call us at (800) 362-5461 today!
Summary Plan Descriptions

A Summary Plan Description (SPD) describes the rights and responsibilities of both the employer and employee under the group benefit plan by providing detailed information about the health plan itself.

Every employer with one or more employee that provides a group benefit plan (health, life, disability, dental or vision) is required by law to prepare and distribute an SPD to all covered employees.

Convenient & Simple

SBAM members can simply combine your basic plan information with the legal pages we provide and the SPD document is ready for distribution to your insured employees. Be sure to also provide your insured employees the Summary of Benefits & Coverage and any other benefit booklets given to you by your insurance carrier.

COST:

Free for any Basic, Premium or VIP Member enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

$250 fee for a Premium Member not enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

$150 fee for a VIP Member not enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

Visit www.sbam.org/spd or call us at (800) 362-5461 today!
Workplace Assessment Tools

SBAM provides workplace assessment, professional development and coaching services through Rebecca Kraus & Associates LLC (RKA). RKA provides members with a holistic approach to professional development assessment and coaching needs, accomplished through professional expertise combined with easy access and low cost.

**DISC Assessment**
The DISC assessment provides extraordinary insight into an individual’s observable behavior, emotions and communication style.

**Customized DISC Workshops**
A powerful two and three hour DISC workshops include review of the actual DISC report results, exploration of the 4 DISC dimensions, the meaning to the individual and the team and personal action planning.

**OD Surveys Plus™**
An efficient alternative to the labor-intensive survey process. With RKA’s OD Surveys Plus assessment, organizations can quickly identify the types of interventions required to grow.

**360° Workshop**
Acknowledged world-wide as one of the most effective ways to gather a complete picture of an individual’s work performance, this full 360° perspective provides rich feedback relative to the individual’s strengths and areas for improvement.

**Personal Debriefings**
An in-depth analysis of the DISC graphs section highlighting the styles of the individual in the natural and the adapted (work) environment. Tips and techniques are shared to help the individual function more effectively in the work environment.

**Coaching**
To develop their people, organizations need a way to act upon assessment results, moving beyond the data to providing a more dynamic, personalized development program. Coaching can play an integral role in helping to develop the individual performer or team.

**Talent Series Assessment Reports**
Only through reports that will give you an accurate reading of the behaviors and values common to both the job and the person. By understanding the attributes of individuals who are currently successfully performing a job, RKA can then assess potential candidates using the profile that has emerged.

Visit www.sbam.org or call us at (800) 362-5461 today!


Shipping Services

Whether you’re sending an overnight letter, express air freight, or a less-than-truckload (LTL) shipment, you’ll save money with your SBAM member discounts. Save up to 21% on select FedEx® shipping, including express, international, ground, and home delivery services.

Your business can save:

- Up to 21% on select FedEx Express® services
- Up to 15% on select FedEx Express international services
- Up to 12% on select FedEx Ground® and FedEx Home Delivery® services
- Up to 20% on FedEx Office® services
- Up to 70% on FedEx Freight

After you enroll in the FedEx Advantage Program, you can sign up for My FedEx Rewards to earn gift cards and merchandise, and receive special offers designed specifically for your business.

Print & Copy Services

You can now save up to 20% on select FedEx Office copy and print services and 10% off other select services at more than 1,800 FedEx Office locations.

Enroll in the SBAM FedEx Advantage® Program today to upload, print and ship all in one place! Enrolling is free and will only take a moment. Members receive the following discounts on select FedEx Office business services:

- Up to 20% on select printing and copying services
- Up to 10% on select signs and graphics production and on select finishing services

Plus, you may be eligible for savings up to 70% depending on your specific printing quantities.

Visit www.sbam.org/fedex or call us at (800) 362-5461 today!
Office Supplies

Office Depot provides your business with total solutions, from office products, paper and printing, to furniture and technology. You'll save time and money by placing your supply orders with Office Depot. Here's what you get through SBAM’s Office Depot discount program:

- Members-only pricing on the most frequently purchased items in the Office Depot catalog
- Ability to shop online, via phone, or in-store*
- Free delivery on all orders over $50
- Discount pricing on Office Depot print & document services via Office Depot Retail locations

The Office Depot® app offers you a smarter way to shop for office supplies and technology while saving time and money.

**Enhanced search**
Looking for something specific? You can type it, say it, take a picture or scan a barcode into the app and it will locate it for you.

**Wallet**
Access your Rewards and Certificates anytime, anywhere.

**App exclusive offers**
Weekly deals and a personalized experience just a tap away.

**Fast & free store pickup**
Order online, pick up in 1 hour & save an extra 5% on select products.

Visit [www.sbam.org/officedepot](http://www.sbam.org/officedepot) or call us at (800) 362-5461 today!
Davenport University

Investing in your employees might be the smartest thing you can do to increase both productivity and job satisfaction. As Michigan moves toward new industries and knowledge-driven jobs, higher education will become a necessity.

Through a unique partnership with Davenport University, SBAM Premium and VIP Members and their employees (along with dependents) have the opportunity to further their education at a reduced rate.

20%* off tuition
$25 application fee waived

Multitude of Degrees
Davenport offers associate’s, bachelor’s and master’s degrees in business, technology and health programs — areas essential to Michigan’s new economy. The university also offers a number of certificates to add to current credentials or prepare for certification exams.

Campuses are conveniently located across Michigan and courses can be completed on campus or online.

Davenport University prepares students for the most in-demand, fastest-growing careers in business, health and technology. Quality, career-oriented academic programs are offered through our main campus in Grand Rapids and other campuses throughout Michigan. The university is well connected with employers and works together with the business community to develop programs to meet job demand.

Visit www.sbam.org/davenport or call us at (800) 362-5461 today!
Talent Development Tools *powered by Dale Carnegie*

Talent Development Training Tools specifically created to serve our Premium and VIP members through customized certificate paths, that can help your employees learn a series of skills that will make them more valuable leaders, salespeople, and representatives of your company.

One of the best aspects of the certificate paths is that they are offered in a Live Online environment, providing the opportunity to strengthen the skillsets of individual employees, managers, and owners, with flexible schedule offerings, and without having to send them away for training. That means that anyone in Michigan (or around the world for that matter) can access the public trainings, and will have the ability to participate actively from wherever they work.

Each certificate path awards Digital Certificates, which can be utilized as tangible performance benchmarks, making it easier to track the annual development of your employees!

Through the power of SBAM’s influence, your company now has access to talent development certificate paths.

**Sales Essentials Certificate**
Build the skills necessary to earn trust and foster long-lasting client relationships.

**Customer Service Certificate**
Make every client interaction an opportunity to deepen brand loyalty and customer relationships.

**Professional Effectiveness Certificate**
Learn to deal effectively with challenges, minimize the negative aspects of stress, and influence others.

**Advanced Management Certificate**
Get the skills needed to stop managing and start leading your teams.

**Front Line Management Certificate**
Transition from an individual contributor to an effective front line manager.

*Visit www.sbam.org/training or call us at (800) 362-5461 today!*
Cybersecurity Solutions

Your Business Is At Risk
Your business is a target. Right now, cybersecurity threat actors are phishing for weak spots in businesses small and large across the world. In fact, attacks directed at small businesses are on the rise. The statistics related to small businesses and cybersecurity incidents are eye-opening.

- 43% of cyber-attacks target small business
- 60% of small companies go out of business within six months of a cyber-attack
- 48% of data security breaches are caused by acts of malicious intent. Human error or system failure account for the rest

Failing to invest the time and resources in preparing for a cybersecurity incident could be the death of your company.

SBAM now offers Basic, Premium and VIP Members a cybersecurity risk assessment tool that will identify weak spots and provide direction on how to to strengthen your infrastructure.

Take the Assessment
With cybercriminals evolving their techniques by the minute, learning your biggest areas of exposure has never been easier, more important or more affordable.

Using a series of questions and weighted answers we will help SBAM members find the open and unlocked “doors” in your business that make your company - and your most valuable information - vulnerable to cyber-attacks. Based on your results you’ll receive an assessment about your cybersecurity risk.

Visit www.sbam.org/cybersecurity or call us at (800) 362-5461 today!
Peace of Mind Delivered

InfoArmor has led the identity protection and advanced threat intelligence pack for the last 10 years. They combine their advanced investigative systems with their expertise in working with businesses to ensure companies and their employees remain protected from ever-evolving online threats.

As an SBAM member, you can protect your employees’ privacy, identity, and finances with PrivacyArmor® by InfoArmor.

PrivacyArmor and PrivacyArmor Plus proactively monitors the information, accounts, and transactions related to your identity in order to spot fraud at its earliest signs.

And if you do become the victim of fraud or theft, a dedicated Privacy Advocate will help you through every stage of resolving it. PrivacyArmor will reimburse you for any out-of-pocket costs related to resolving your identity theft.

You don’t have to figure out who to call, scour webpages for the correct forms, or worry about how much undoing theft will cost you.

Comprehensive identity monitoring
Detects high-risk activity to alert you at the first sign of fraud. We scour the dark web for compromised credentials and monitor financial transactions, all while keeping tabs on your credit reports.

Fraud remediation and restoration
Should identity theft or fraud occur, you have a dedicated Privacy Advocate® to fully manage your recovery and restore your identity. And since fraud doesn’t take a holiday, the Privacy Advocates are available 24/7.

Identity theft reimbursement
You never have to worry about covering the costs of identity theft. PrivacyArmor’s $1 million identity theft insurance policy† covers any out-of-pocket expenses, lost wages, or legal fees. Plus, they’ll reimburse funds stolen from your bank, HSA, or 401(k) accounts.

Plans and pricing

PrivacyArmor
$7.95 per person / monthly
$13.95 per family / monthly

PrivacyArmor Plus
$9.95 per person / monthly
$17.95 per family / monthly

Visit www.sbam.org/identitytheft or call us at (800) 362-5461 today!
Managed Services

Stay up-to-date on all aspects of telephone and communication solutions, computer networks and information systems with NuWave Technology Partners. Your business can improve operating efficiency by utilizing NuWave as a single point of contact for all your IT needs, which will be met in a comprehensive and cost-effective manner.

Support Before You Need Help
NuWave Technology Partners’ 360 program provides you a proactive approach to the technology maintenance your business depends upon, all at one low monthly price. Getting out in front of a potential network issues costs less than reacting to problems after they occur.

24 x 7 x 365 technology Monitoring
- Unlimited support desk access during normal business hours & on-site service
- Managing of all technology vendors to ensure that systems efficiently work together
- Quarterly business review to answer all questions and discuss technology needs

Planning + Reporting + Monitoring + Proactive Maintenance + Remote Support + On-site Support = All your technology needs covered for a fixed price in one monthly bill. And, SBAM Basic, Premium and VIP members will save at least 15% off the cost of this service!

Visit www.sbam.org/nuwave or call us at (800) 362-5461 today!
Cloud-Based Services

NuWave Connect is a private cloud that gives you the security of your own data-center, with no maintenance or upkeep.

Flexible

• Easily run your applications from any location, at any time, and from any device.

• Service clients everywhere! Logon anywhere you have an Internet connection and access your desktop with your applications.

Simple

• NuWave Connect makes it easy for you and your co-workers to work together from anywhere using your favorite and familiar applications, including QuickBooks and Microsoft Office.

• Using software already built into your PC (and available for your MAC's, iPad's, Android's, etc.) you can easily connect from anywhere, with any device.

Trusted

• Reliable and secure with a proven record

• Redundant architecture designed to protect your profitability and vital customer relationships.

Secure

Your data always resides in the NuWave Connect Cloud (not locally on your PC, laptop, or tablet) protecting you from:

• loss of corporate data
• loss of client data
• damaged reputation
• loss of business
• expensive reporting requirements

Scalable

• Provides a fixed cost for IT for each team member
• Only pay for team members that access the system each month
• Never worry about outgrowing your technology
• Always up-to-date with the latest software

Visit www.sbam.org/nuwave or call us at (800) 362-5461 today!
Legal Services

Our partner, Bodman PLC, is here to help you with legal issues when you need it. SBAM Premium and VIP Members can ask a question directly to a Bodman attorney, and may request representation of an attorney at a special discount.

Ask a Question
It’s easy to directly ask a Bodman attorney through SBAM’s “Ask a Question” web portal. A fact-based answer will be provided to you – completely free of charge. You can use this service as many times as you need to throughout the year.

Legal Representation
If you are seeking legal representation, Bodman Law Firm may be able to help. SBAM Premium and VIP Members are provided with special discounted rates – per month unlimited support or per service needs. Some legal services include:

- **Business Organization**: bylaws, agreements, resolutions, articles
- **Employment**: agreements, incentive plans, handbooks, applications and audits
- **Master Contracts**: service agreements, manufacturing agreements, technology licensing, joint venture
- **Intellectual Property**: trademark filing, privacy and digital copyright
- **Financing**: convertible debt, equity financing, term sheet and individual convertible notes

Visit [www.sbam.org/legal](http://www.sbam.org/legal) or call us at (800) 362-5461 today!
Payment Solutions

Michigan-based International Bancard provides payment solutions for our Basic, Premium and VIP Members. International Bancard will work to understand your business’ needs to design a tailored solution that increases growth potential, and will effectively implement and ultimately help support your business’s growth.

With just a brief conversation, the team at International Bancard can find ways for you to save money on your existing credit card processing services, and determine whether you have the right payment acceptance solution needed to actually grow your business.

- Credit, debit, gift cards, ACH and check processing
- Next-day funding for qualified clients
- Complimentary business analysis
- 24/7 live customer and technical support
- Full PCI compliance and bank-level security
- $100,000 of data breach protection
- Real-time transaction reporting
- Continual education, training, and marketing support

As a nationally recognized leader in the payment acceptance industry, organizations depend on International Bancard’s market insight, payment security knowledge, client care, and business relationships to help guide them toward sustainable growth.

Visit www.sbam.org/internationalbancard or call us at (800) 362-5461 today!
MainStreet Consulting

MainStreet is Your Voice
MainStreet Legislative Consulting provides a critical public policy voice to small businesses in Michigan. Collaborating with the 50 years of experience and relationships built through the Small Business Association of Michigan, MainStreet offers an unrivaled strength of knowledge and understanding of process and critical relationships to ensure a cost-effective voice in the Michigan Legislative and State Governance process.

MainStreet will allow our clients to successfully and skillfully understand and navigate Michigan’s public policy landscape. They will be your advocate, lobbying for your business.

Lobbying
• Assist with ongoing concerns or initiatives
• Coordinate specific projects
• Help grow and sustain critical legislative relationships
• Coordinate and participate in meetings with legislators, administration officials, key staff, and department leaders
• Network and connect with likeminded businesses

Follow Legislative Process
Legislative updates
Bill tracking
Committee tracking

Association Management Support

Public Policy Tools
• Capitol Day Coordination
• PAC Creation
• PAC Management

Visit www.sbam.org/mainstreet or call us at (800) 362-5461 today!
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