



SBAM Membership Benefits



120 N Washington Square Suite 1000 | Lansing, MI | 48933
Call us at 1(800)362-5461 or visit us on our website at sbam.org

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!

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 team at (800) 362-5461 or membership@sbam.org for details on the best options for you and your business.

Attract Top Talent

When it comes to attracting and retaining top talent, benefits such as medical, life and disability insurance, as well as educational and training opportunities are key. SBAM has affordable and flexible employee benefits that you need to compete with big businesses in building a successful team.

Stay Compliant

SBAM offers a full spectrum of human resources services to keep you compliant and help your business run more efficiently and profitably. From payroll processing to the required documents your company needs for COBRA and Flexible Benefit Plans, we have you covered!

Save Money on Expenses

SBAM offers many different ways for your business to cut costs on everyday expenses. From office supplies to shipping and printing services, we can help you with your bottom line.

Be Protected

SBAM has the expert partners to help protect you from legal woes and technology challenges including identity theft. We can find the right service to fit your needs so your business continues to run smoothly.



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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.

Small Business Briefing

SBAM's regular live video briefing provides timely updates on the latest news impacting small business.

Focus on Business Television Show

This is 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.

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 everyday business gatherings.

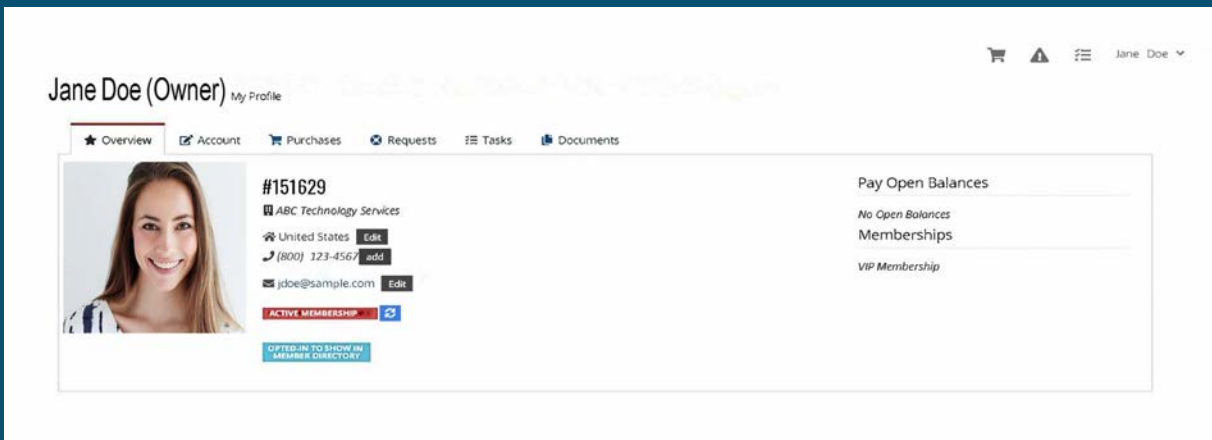
Focus on Small Business Magazine

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.

MEMBER PROFILE & DIRECTORY



Visit sbam.org and update your profile to ensure your membership experience reaches full 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, VIP and Elite level members can access the Ask An Expert web portal and download one of our many guides, whitepapers and checklists!

OWNER2OWNER

SBAM is building regional networks of small business owners through “Owner2Owner” 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 regions across the state.

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.

Each regional meeting will feature components of networking, education, and small business advocacy awareness.

Visit sbam.org/owner2owner for more information.



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

The 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

Michigan Celebrates Small Business (MCSB) is the most prestigious small business awards program in the state of Michigan. The mission of the program is to honor and recognize Michigan's small business people as well as the champions and advocates that support them.

Visit sbam.org/events for more information.

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 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

If you would like to stay informed on what's happening in Lansing, subscribe to our Lansing Watchdog eNewsletter which highlights the top five legislative stories each week. These emails are sent out every Tuesday afternoon.

Visit sbam.org/advocacy for more information.



SBAM ENERGY SOLUTIONS

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, VIP and Elite 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 sbam.org/energy for more information.

EMPLOYEE BENEFITS

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 is dedicated to bringing insurance solutions to your company, while saving you time, money, and reducing the hassles of offering employee benefit plans.

Our affordable and flexible plans allow your company to offer a complete medical, dental, vision, life and disability package that will attract and retain talented employees that you need to build a successful team.

SBAM CUSTOMER EXPERIENCE

While our programs are great, it's your experience with our expert partners that sets us apart from our competition. We know that many of our members don't have 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 same HR and employee benefits experience as 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 and affordable COBRA administration.

- BLUE CROSS® BLUE SHIELD® OF MICHIGAN
- BLUE CARE NETWORK
- DEARBORN GROUP® LIFE & DISABILITY INSURANCE
- ACCIDENT FUND WORKERS' COMPENSATION
- COBRA ADMINISTRATION
- PREMIUM ONLY PLANS
- FLEXIBLE SPENDING ACCOUNTS
- HEALTH SAVINGS ACCOUNTS
- HEALTH REIMBURSEMENT ARRANGEMENTS
- SUMMARY PLAN DESCRIPTIONS

Visit sbam.org/insurance for more information.

SBAM CONSOLIDATED BILLING & ENROLLMENT SERVICES

Our consolidated billing and enrollment service through Nexben brings you exclusive access to our responsive customer service team. Additionally, premium payments for group health, dental and vision, group life and disability, and 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. 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 Nexben.

Headquartered in Grand Rapids, Nexben 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 Nexben. 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.

*For members enrolled in the SBAM sponsored health, life and disability coverage, there is an additional \$7.50 per month fee included on the consolidated invoice.

This program access and administrative fee help 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.

SBAM MEMBERSHIP OPTIONS

BASIC - \$129 ANNUALLY

PREMIUM - \$249 ANNUALLY

VIP \$399 - ANNUALLY

ELITE \$749 - ANNUALLY

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 several levels of membership for your company to choose from depending on your business needs.

Whether you just established your LLC yesterday or you have launched and sold multiple companies, we have specialized membership levels for your unique business needs. Choose the level that offers you the best solutions.

Visit sbam.org/join for more information.



POOLED EMPLOYER RETIREMENT PLAN

The SBAM Pooled Employer Retirement Plan powered by TAG Resources, Transamerica, and Graystone Consulting, a business of Morgan Stanley solves what small businesses hate the most about their retirement plan. The SBAM PEP is cost-effective and outsources administration and liability. Program pricing is inclusive of 3(16) and 3(38) fiduciary services.

Our Industry-Leading Partners Behind The Solution

As a pioneer in pooled-plan solutions, Transamerica will equip our small business members with the tools, resources, and professional support to help your employees pursue a healthier, more secure future. With more than 85 years of experience helping people prepare for retirement they are one of the most recognized, trusted names in financial services.

For over 35 years, Graystone Consulting, a business of Morgan Stanley has delivered insightful solutions and best-in-class service to institutional investors, small business owners, and corporate leaders. The group offers advanced resources and fiduciary services for the administration of our retirement plan and helps our small business members integrate their company into their retirement and wealth transfer plans.

TAG Resources is the SBAM Pooled Employer Retirement Plan Administrator and a Named Fiduciary. It is their job to perform all functions necessary to keep your plan compliant and is responsible for the day-to-day operations of your plan. As the largest end-to-end retirement plan provider in the US, TAG is recognized nationally for pioneering unique pooled Retirement Programs, bundling retirement plans together in a service model previously only available for very large companies.

We've negotiated exclusive savings and benefits for our members including:

- Start-up plans may be eligible for up to \$5,000 tax credit to cover the TAG annual administrative fee (for 3 years).
- Additional \$500 annual credit for three years when a business establishes a retirement plan with automatic enrollment.
- No initial setup fees.

WORKERS' COMPENSATION

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
- 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



Dividend Program

Opportunity for dividend payments based on group's loss history and written premium. 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 sbam.org/accidentfund for more information.



COBRA ADMINISTRATION

SBAM's Small Business Insurance Services will handle COBRA administration 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 Zix 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 - \$35 per month
100 or more subscribers - \$60 per month

For companies not enrolled in our sponsored Blues plans i.e. Priority, United Health, HAP:

- Up to 25 subscribers - \$70/month
- 26 to 50 subscribers - \$85/month
- 51 to 75 subscribers - \$100/month
- 76 to 100 subscribers - \$115/month
- 101 to 125 subscribers - \$130/month
- 126 to 150 subscribers - \$145/month
- 150 or more subscribers requires a quote

Visit sbam.org/cobra for more information.

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.

Visit sbam.org/kushner for more information.



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 pre-tax 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.



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 must pay someone to watch their 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.

COST

\$6.00 per month per participant (\$75 monthly minimum) or \$5.25 per month per participant (\$52.50 monthly minimum) with Green Paperless Discount

Visit sbam.org/kushner for more information.

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).

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)

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.

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 that explains the benefits and tax savings of the plan and online benefits access, direct deposit and available debit cards.

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)

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 sbam.org/kushner for more information.

HUMAN RESOURCES SOLUTIONS



SBAM partners with American Society of Employers (ASE) to offer valuable information related to complicated HR issues. SBAM Premium, VIP and Elite 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 and Elite members receive a complimentary poster.

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

The HSA Stays with the Employee

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 aseonline.org.

Visit sbam.org/ase for more information.

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, VIP and Elite level SBAM members with everything related to ERISA compliance through paid consulting services.

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)

IRS Form 5500

One-time fee: \$550

Preparation of one 5500 by Kushner & Company

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)

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 sbam.org/compliance for more information.



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, VIP or Elite 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 or Elite Member not enrolled in an SBAM-sponsored Blue Cross® Blue Shield® of Michigan or Blue Care Network health plan.

Visit sbam.org/spd for more information.

SHIPPING SERVICES

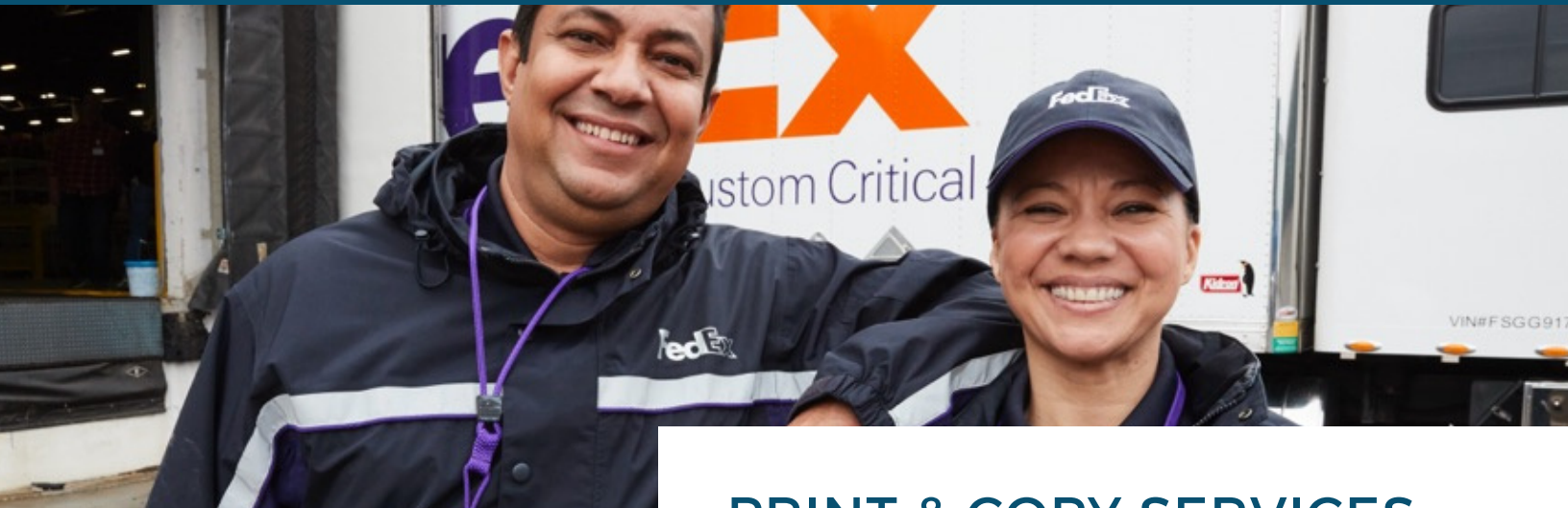


Whether you're sending an overnight letter, express air freight, or a less-than-truckload (LTL) shipment, you'll save money with your SBAM member discounts. Save up to 50% on select FedEx® shipping, including express, international, ground, and home delivery services.

Your business can save:

- 50% on select FedEx Express® services
- 50% on select FedEx Express international services
- 20% on select FedEx Ground® and FedEx Home Delivery® services
- Up to 20% on FedEx Office® services
- Up to 80% 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.

OFFICE SUPPLIES & FURNITURE

DBI, Integrity Business Solutions & Office Express is your premiere provider for everything an office needs. The brands you know. The service you trust. Our partners offer more than 50,000 office products, many of which are recycled and recyclable, which can be ordered online, by phone, or by fax.

- Up to 60% off on over 200 Best Value Office Products
- Large Selection of Breakroom and Coffee Supplies as well as Cleaning and Facility Supplies
- Free Delivery – No Minimum Order – Nationwide Delivery Included
- Easy Ordering Options- On-Line, Phone, or Fax
- Local Dedicated Customer Service Representative
- Analysis of Your Expenditures for Optimal Savings



Visit sbam.org/office for more information.

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, VIP and Elite Members and their employees (along with dependents) have the opportunity to further their education with 20% off tuition.

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.

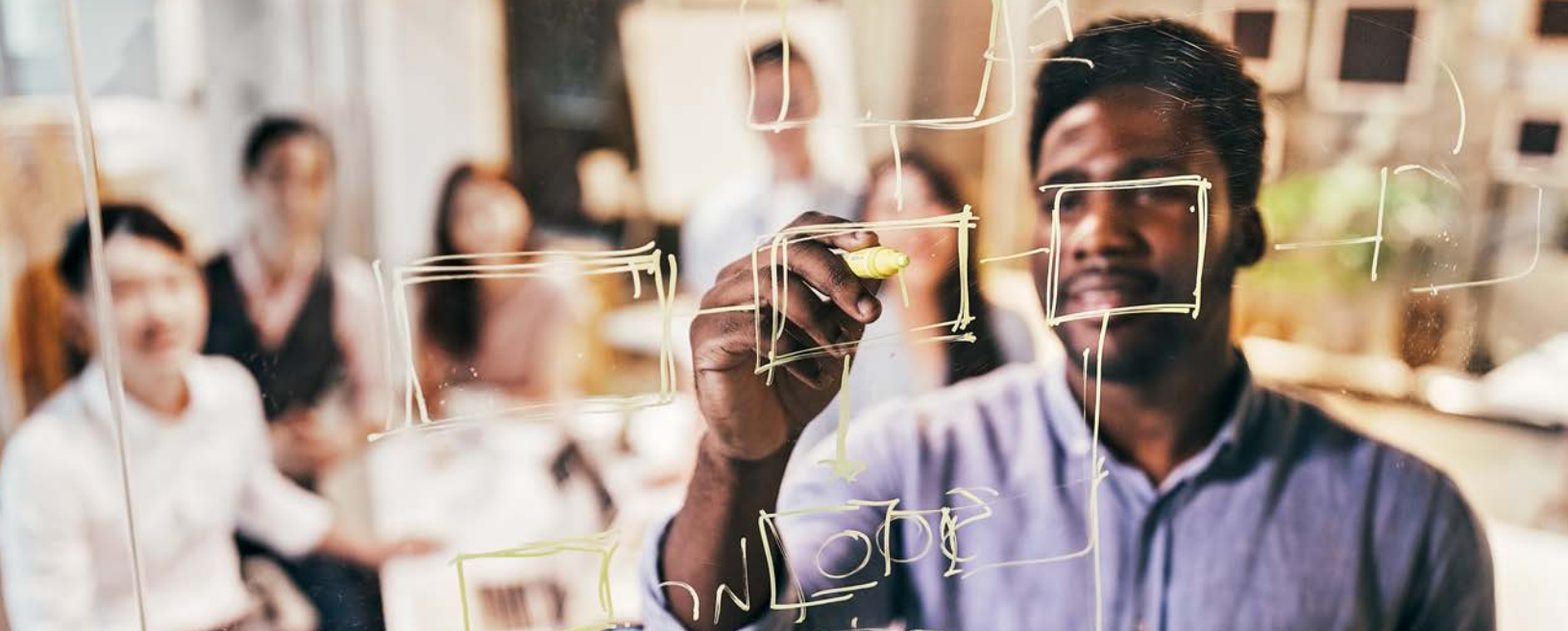
Davenport University prepares students for the most in-demand, fastest-growing careers in business, health and technology. Quality, career-oriented academic programs are offered through our main campus in Grand Rapids and other campuses throughout Michigan. The university is well connected with employers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



20%* OFF TUITION
\$25 APPLICATION FEE WAIVED



Visit sbam.org/davenport for more information.



TALENT DEVELOPMENT TOOLS POWERED BY DALE CARNEGIE

Talent Development Training Tools specifically created to serve our Premium, VIP and Elite 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.



PEACE OF MIND DELIVERED

Allstate Identity Protection 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 Allstate Identity Protection.

Allstate Identity Protection 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. Allstate'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

Allstate Identity Protection Pro

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

Allstate Identity Protection Pro Plus

\$9.95 per person / monthly
\$17.95 per family / monthly

Visit sbam.org/identity for more information.



TECHNOLOGY SOLUTIONS

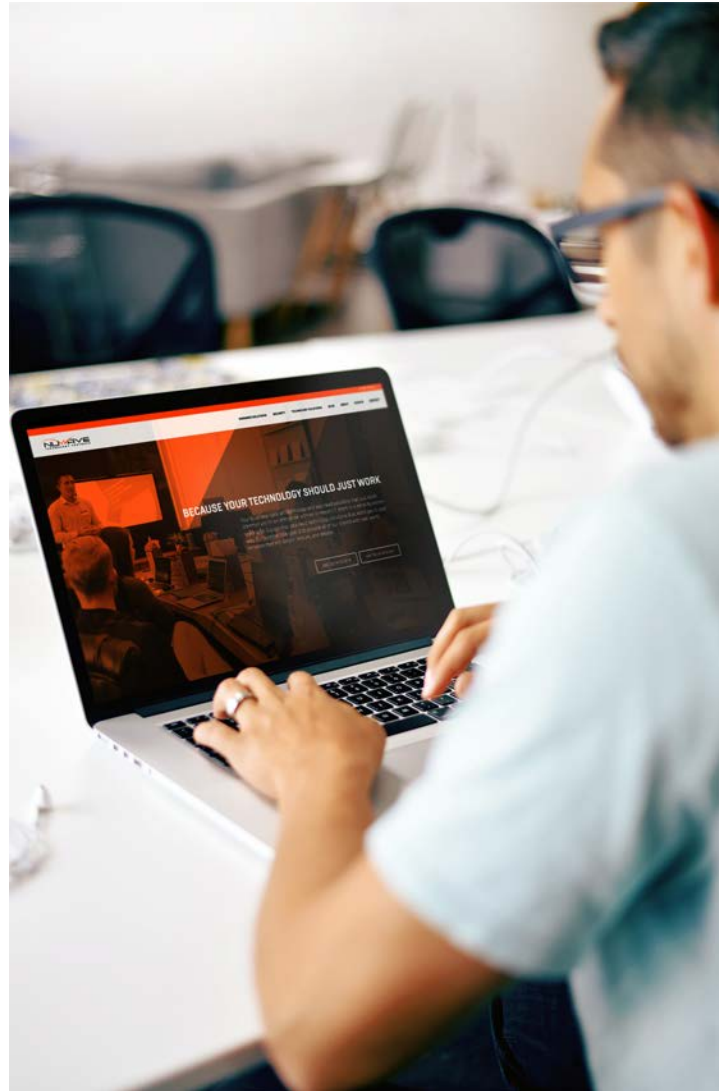
Whether you have an in-house IT department or you're a small business with limited resources, SBAM's partner NuWave Technology Partners can service your needs. NuWave's proven process starts with understanding your vision to build and manage an IT strategy that supports your organization. This results in solutions that meet your specific needs and are simple, secure, and reliable.

CO-MANAGED SERVICES

NuWave will form a partnership with your existing internal IT team to provide additional support and resources. This solution is flexible based upon your organization's needs and they can be as hands-on, or as hands-off, as you need them to be. Either way, they've got your back.

MANAGED SERVICES

NuWave's proven process starts with understanding your vision to build and manage an IT strategy that supports your organization. This results in solutions that meet your specific needs and are simple, secure, and reliable. They enjoy working with organizations of every type, which is why they offer both co-managed and fully-managed options.



Visit sbam.org/nuwave for more information.

LEGAL SERVICES



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

Ask a Question

It's easy to directly ask a question through SBAM's "Ask an Expert" 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, Taylor | English may be able to help. SBAM Premium, VIP and Elite 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

Visit sbam.org/legal for more information.

PAYMENT SOLUTIONS



We've partnered with UpPayment to provide payment solutions for our small business members. UpPayment provides best-in-class payment solutions designed to make your business more streamlined from top to bottom.

UpPayment's secure payment processing solutions are powered by best-in-class CardConnect patented technology which means simple, secure and reliable payment processing. With CardConnect, you can streamline the way you accept and manage transactions, all while reducing your processing fees with member-only rates.

Features to love:

- Lower Processing Fees
- Robust Payment Security
- Powerful features like PCI-certified point-to-point encryption and patented tokenization secure cardholder data for the ultimate data breach protection
- Omni-Channel Payment Acceptance

Whether you need to accept payments in-person, online or over the phone - CardConnect has you covered. Exclusive rates ensure you save between 10 and 40% on processing fees, and transparent pricing means you're never left wondering what you're paying for each month.

Visit sbam.org/payment for more information.

COLLECTION SERVICES



SBAM's collection services partner, CBM Services, is headquartered in Midland, MI and has over 100 years of service to retail, commercial, governmental, higher education, and medical clients. We chose CBM Services because of their strong work ethic.

They begin their collection efforts within 24 hours of receiving an account and don't give up until they have exhausted every available possibility of collection.

They use electronic data searches, letters, collection calls, credit bureau reporting, and other skip tracing and collection techniques. Their collectors are monitored to assure their constant and effective collection of client accounts.

Visit sbam.org/collectionservices for more information.



CYBERSECURITY



43% of data breaches involve small and medium sized businesses, yet most lack any type of cybersecurity defense plan. While no one can be 100% protected from a cyberattack, SensCy provides a cost-effective strategy that can be employed to significantly reduce your risk and ensure you can recover should an attack occur. They are your trusted guide throughout your cybersecurity journey.

Price options are based on your company size and cybersecurity needs. Contact us today to ask our SensCy representative to review your cybersecurity vulnerabilities and explain how they can provide affordable solutions for your company.

Visit sbam.org/cybersecurity for more information.



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

Public Policy Tools

- Capitol Day Coordination
- PAC Creation
- PAC Management



Visit sbam.org/mainstreet for more information.

SMALL BUSINESS CERTIFICATION

Becoming Small Business Certified through the Small Business Association of Michigan helps set your business apart in the marketplace and add credibility to your name and/or brand. Businesses with less than 500 employees and an annual gross revenue equal to or less than \$25M can be “certified small”.

1. Complete Application

The cost to apply for Small Business Certification is \$100 for all applicants with the exception of Elite level members.

2. Submit Documentation

Upload requested documentation then wait for approval of application.

3. Receive Certificate

Certificates are FREE for SBAM Basic, Premium, VIP and Elite members and \$229 for Starter members and non-members.

For More Information:

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Visit sbam.org/certified for more information.



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HELLO
MY NAME IS

 **SMALL BUSINESS**
Association of MICHIGAN