



The RAM Health Insurance Cooperative is NOW thriving – and growing – in 2020!

The program offers RAM members:

- **A 3% DISCOUNT OFF PREMIUM RATES FOR SMALL BUSINESSES IN THE SMALL GROUP MARKET (Groups of 1-50 employees)**
- **ACCESS TO EVERY SMALL GROUP PLAN OFFERED BY BCBSMA & ALMOST ALL SMALL GROUP PLANS OFFERED BY FALLON HEALTH**
- **DEFINED CONTRIBUTION OPTIONS TO ADDRESS THE NEEDS OF BOTH YOUR BUSINESS AND YOUR EMPLOYEES**

And for those members who choose a BCBSMA plan, the program also offers additional value-added benefits including:

- **A WELLNESS PROGRAM WITH POTENTIAL EMPLOYEE INCENTIVES OF UP TO \$300 AND AN OPPORTUNITY TO EARN 7.5% IN BACK END EMPLOYER INCENTIVES**
- **A FREE SUPPLEMENTAL HOSPITALIZATION POLICY FOR ALL SUBSCRIBERS, WHICH COVERS \$750 FOR A HOSPITAL ADMISSION AND \$150 EACH ADDITIONAL DAY UP TO 10 DAYS**
- **A FREE \$10,000 LIFE INSURANCE POLICY FOR ALL SUBSCRIBERS**

Visit www.retailersma.org or call us at (617) 523-1900 to learn more!



Dear RAM Member,

RAMHIC is a service of the Retailers Association of Massachusetts—the leading voice for more choice and fairer premiums for small businesses and their employees in the Massachusetts insurance market. RAMHIC is an important example of our efforts to deliver economic equality for Main Street.

Since the adoption of universal healthcare in Massachusetts, small businesses have received disproportionate increases in their health insurance premiums compared to their large competitors and government programs. In response, RAM fought for the creation of small business group purchasing cooperatives designed to allow like-minded businesses to join together and negotiate with carriers for reduced premium rates based on the projected experience of the group.

Similar to RAM's Retail Merchants Workers Compensation Group, the cooperative is designed to level the playing field for our small business members through their collective efforts to become more educated and healthier consumers of healthcare.

Over the past 25 years our workers compensation group has saved our members in excess of \$100 million and counting. Through RAMHIC, our goal is to replicate the success of the workers compensation group in the health insurance space. Yet we need the help and commitment of members like you to grow and strengthen this program. The more members participating, the stronger the cooperative becomes.

There is no better time than now to join the cooperative and start saving. Whether your business currently offers health insurance or you have been hesitant to offer coverage due to concerns about cost, the available 3% discount represents a significant savings proposition. And for members already enrolled in a BCBSMA or eligible Fallon small group plan outside the cooperative, you are leaving significant money on the table by not renewing through RAMHIC.

Regardless of your business's health insurance situation, all RAM small business members are strongly urged to consider joining with the hundreds of your fellow business owners already saving through this important industry initiative.

Sincerely,

A handwritten signature in black ink that reads 'Jon B. Hurst'. The signature is written in a cursive, flowing style.

Jon B. Hurst, *President*