

**CBAO**

**Community Bankers Association of Ohio**  
CBAO Service Corporation  
CBAO Insurance Agency, Inc.

# CBAO Insurance Agency's Comprehensive Employee Benefits Program

*Powered by GRA Benefits Group*

Our **Comprehensive Employee Benefits Program** is an all-inclusive insurance program that enhances the efficiency of your community bank with a platform to aggregate your revenue, members, products, and resources. ***Partnering with CBAO Insurance Agency gives you a clear and painless insurance program.***

## Reduced Costs

Working with us means lower employee benefit premiums and reduced employee costs through commission sharing, when paid to a legally licensed entity.

We can compare all available plan and carrier summaries including premiums and fees for your team's consideration.

Our **level funded plan** is a unique medical offering for banks who are looking to control health care costs. Take advantage of member-only rates for life, AD&D and dental.

## Compliance = Covered

Our Program's online benefits administration system automates and tracks compliance requirements to streamline your review and audits. Also, working with us ensures your Protected Health Information (PHI) is HIPAA compliant. Our partner, GBA, has taken the following measures to ensure your PHI is protected:

- Physical, administrative & technical safeguards
- Risk assessment
- Annual training of staff
- Monitored BA agreements
- Encryption software

## Technology

Our Program gives you a customized **Internet Employee Portal**. This software captures all necessary data for complete profiles on each employee. Additionally, it tracks:

- All bank HR forms
- Benefits selection & demographic verification
- E-signatures on all required docs
- Benefits statement
- ACA reporting

## Work with Your Current Carrier

Our Program supports all carriers through our partner who works with nearly 800 groups and has over 6,850 contracts. If you like your current carrier, there's no need to leave – we'll just help simplify the process through:

- Open enrollment
- Eligibility to carriers & COBRA
- Medicare / U65 guidance
- Payroll processing
- Employee inquiries
- Claims assistance
- Consolidated billing reconciliation

## Team Support

GBA has a team of seasoned employee benefits representatives on-call to support your team. They're available to answer employee questions, walk through problems, liaise with you and your provider, notify you of red flags, follow-up on outstanding issues, and more! It's your dedicated support network at your fingertips.

**(614) 846-2170 | [jjsarosy@cbao.com](mailto:jjsarosy@cbao.com)**