



MAMSI Complete

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Today, employers are looking for additional benefit options to enhance the overall value of their employees' comprehensive benefit package without adding corporate expense. That's why we're pleased to introduce MAMSI Complete, an alliance with Select Benefits Communications Group (SBCG), to bring you a wide range of voluntary worksite benefits.

With MAMSI Complete, your employees can purchase additional benefits to help them meet the financial challenges associated with many unforeseen events without you having to make a premium contribution. MAMSI Complete's voluntary worksite benefits include:

- Accident coverage policies
- Permanent life insurance with riders available for long term care, critical illness, AD&D, and spouse/dependent coverage.
- Voluntary short-term disability income policies
- Critical illness coverage policies
- Group legal service policies
- And more

Voluntary Worksite Benefits

Voluntary worksite benefits are an excellent tool for today's employer, broadening the benefits available to your employees. You can select some or all of the voluntary worksite benefits that make up MAMSI Complete. Your employees are free to choose the benefits they would like. And, you can help your employees obtain more comprehensive products at a more affordable group rate simply by arranging for payroll deduction of the monthly premiums and allowing employees to attend educational seminars and brief, individualized meetings. Your employees have the freedom to select all, some, or none of the voluntary worksite benefits you make available to them. Most importantly, your employees can take many of these voluntary worksite benefits with them when they leave your company.

Enrollment

MAMSI Complete's partner, SBCG, handles the simple enrollment process, doing much of the work to make it easy and seamless for your human resources department. SBCG conducts conveniently scheduled group meetings for all of your employees and then meets briefly with individual employees to further explain the voluntary worksite benefits and complete the enrollment process. The SBCG representative sends the enrollment information electronically to you and the applicable insurance carrier so that benefit information is processed quickly and efficiently.

Advantages of MAMSI Complete

- Your employees receive additional benefits to supplement your comprehensive benefit package without additional expense
- Your employees are free to choose the additional, portable, benefits they want, enjoying the advantage of group rates
- Easy enrollment
- Helps you attract and retain productive employees.

Get the advantage of MAMSI Complete. Talk to your Account Manager for more information.

The Product

The Protection

The Need

Voluntary Universal Life Policy

"Locks in" cost of coverage based on current age and health. Builds cash value and is portable at the same cost. Can include long-term care, critical illness, AD&D, spouse and child coverage.

As employees age, life insurance costs steadily escalate. Converting to term coverage can be cost prohibitive at older ages or when health declines.

Voluntary Short-Term Disability Policy

Helps offset the loss of pay resulting from a sickness or off-the-job injury through monthly benefits.

According to the National Safety Council, a disabling injury occurs every 1.5 seconds.¹

Catastrophic Illness Policy

The medical expenses related to cancer treatment, heart attack, stroke, transplant and renal failure are partially offset by this policy.

In the U.S., men have a 1-in-2 and women a 1-in-3 lifetime risk of developing cancer.²

Intensive Care Policy

Hospital intensive care unit (ICU) confinement costs are covered.

ICU costs may extend well above those of a routine admission as well as above the benefit levels of many health insurance policies.

Hospital/Indemnity/Confinement Policy

Helps offset the non-covered and indirect expenses of a hospital stay.

Inpatient daily costs averaged \$1,217 in 2001, according to the American Hospital Association.³

Voluntary Individual Term Life Insurance Policy

Individually-owned, economical protection that can stand alone or be combined with permanent coverage.

Families with young children are most at risk if one or both of the breadwinners sustain an untimely death.

Long Term Disability Policy

The peace of mind that comes with knowing that 60% of income will be available until normal retirement age in the event of prolonged disability.

Employees who are disabled longer than 12 months cannot sustain their quality of life with the financial resources available.

Section 125 – Flexible Spending Accounts

Provides a win-win situation for everyone. Employer can add to profits while employees can add benefits without a decrease in take-home pay.

Employers and employees need to maximize their benefits and tax advantages with minimal cost outlay.

Group Legal Policy

Provides access to legal assistance for the most common legal needs for a fraction of the usual cost.

Often employees make decisions involving personal legal matters based upon cost rather than need.

¹ Source: National Safety Council, Report on Injuries in America, 2001.

² Source: American Cancer Society, Cancer Facts & Figures 2002

³ Source: American Hospital Association, Hospital Statistics 2003

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