

We've reinvented
your benefits!



BUFFALO NIAGARA
PARTNERSHIP

Businesses United For Growth

BRIGHT CHOICES™

A *new* benefits program with more choice and lower costs

The Buffalo Niagara Partnership has joined forces with Liazon, a national benefits trendsetter, to bring you the real *benefits innovation* you demand. Liazon's Bright Choices™ program increases your benefits choices, lowers your cost *and* makes it easy for you to buy the benefits you need.



A Marketplace of Benefits Choices. The Partnership's program provides you with a full suite of employee benefits from leading carriers. Most are services that you can't access on a direct purchase basis. With our new benefits marketplace you can explore nine different services – expanded plans for health, dental and vision and new services for life and disability, supplemental health, and long term care insurance.

Lower Benefits Costs. With more choices, the new program lets you control your benefits costs and define how much you will contribute to benefits. It is a consumer-centric solution that allows you and your employees to buy the right insurance at the right price.

Benefits Consumerism. The award-winning Bright Choices™ Consumer Portal lets users assess benefits needs – both health and wealth – and build a personal *Benefits Portfolio* to meet those needs. The Bright Choices™ portal provides all the tools, tutorials and transactions to make you a more effective benefits consumer, and it lets you automate enrollment, eligibility, and billing. Complementing the portal is a consumer advocacy Helpline to answer benefits questions 365 days a year.

We studied the changing healthcare industry, we listened to your direct feedback, and we took action to reinvent your benefits program.

Now, YOU need to act...explore your new choices and see what you'll save. Even if you do not change or add to your insurance plan, all current participants must register for your benefits to continue.

The Bright Choices™ unique new package of health insurance options and other benefits is an exclusive offering of the Partnership and is available to *all* members.

The package includes:

- Four new **Medical** insurance plans
- Three **Dental** options
- A selection of **Vision** plans
- A tax-advantaged **Health Savings Account** (HSA) for qualified health plans
- **Supplemental Health** for accident, cancer and, critical illness coverage
- Guaranteed access to **Life** insurance for you, your spouse and your children
- **Long-term Disability** Insurance
- **Long-term Care** coverage
- **Flexible Spending Account** (FSA) programs

To learn more visit us at www.thepartnership.org
or contact

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