

HEALTH BENEFIT PROGRAMS FOR ARIZONA NURSERY ASSOCIATION MEMBERS

GROUP HEALTH BENEFITS

The Arizona Nursery Association (ANA) began its partnership with Western Growers Assurance Trust (WGAT) in 1996 to provide health benefit plans for members and their employees. Participants in the WGAT group health plan receive:

- **Choice**—medical benefit plans designed for businesses like yours
- **Flexibility**—customizes the benefits you need at a price you can afford
- **Employee education**—we help your employees understand the benefit plan and how to use it
- **Blue Cross/Blue Shield network**—receive contract savings from more than 40,000 providers statewide
- **Dental, vision and life benefits**—for a well-rounded health benefits package

You also can maximize tax savings on your employer-sponsored benefit package through Flexible Spending Accounts, which allow employees to set aside dollars using salary reduction to pay for medical expenses not covered by their health plan, and/or through Premium Only Plans that allow employees to make contributions to their medical plans using pretax, payroll deductions.

Cafeteria plans or methods of Self-Funding are available to employers with 50 or more employees.

HEALTH BROKERAGE OPTIONS

Do you want to shop and compare? Western Growers can do that, too. We have access to numerous insurance carriers and can help evaluate your options.

Aetna	Fortis	Pacific Life
Am. Med. Secty.	HealthNet	Principal
Blue Cross/Blue Shield	Humana	United Healthcare
CIGNA	PacificCare	

Ancillary products available include:

- Group life
- Individual health benefits
- Medicare supplement plans
- Short-term disability
- Short-term medical
- Vision

REASONS TO UTILIZE WESTERN GROWERS AS YOUR INSURANCE AGENT

Western Growers is proud to be endorsed by the Arizona Nursery Association for health benefits.

Western Growers' customers are employers and their employees, just like you. Western Growers specializes in the agricultural industry and is familiar with the unique needs of this growing business. Our agents must constantly show their value by providing ongoing service and current benefits expertise.

Western Growers' representatives are licensed by the Arizona Department of Insurance. Our account executives and service representatives hold both Life & Disability and Fire & Casualty licenses.

Western Growers' agents often support the human resource department for small-business employers. Quite often, small-business employers cannot afford human resources staffing. In fact, the owner often wears a multitude of hats and must take on the responsibility of employee benefit matters. Many employers count on their account executive to assist them with not only insurance, but other personnel matters.

Western Growers' educates your employees on their benefit package. Understanding benefits and how to use them is critical to the success of the health benefit plan. The role of the Western Growers' service representative is to explain the benefits and how to use the plan. Spanish speaking representatives also provide materials.

Western Growers' agents make complex benefit and legislative issues understandable to the employer and employees. Complex laws are often passed by state and federal governments that affect employee benefits, our account executives take the time to learn these laws and find ways of explaining them to clients so that they fully understand them.

Western Growers' agents are in the business of solving employer and employee problems. Typically, agents are the first to be called when a claim is not paid or when premiums are raised. Because of our expertise, experience, and relationships with carriers and other insurance industry personnel, we handle problems quickly and efficiently. Our knowledgeable customer service representatives are here for the specific purpose of assisting you and your employees.

Western Growers is member-driven, client-controlled, and non-profit.

Western Growers puts important choices back into your hands.