

Affinity Program



Available to CINDE Small Business and Corporate Members with 5 or more employees



- “Preferred” pricing – Empire Life will provide a **25% across-the-board reduction on all rates** that are quoted for any eligible member of this association.
- Can be designed to match your current plan.
- Rates are **guaranteed** for 24 months.
- “Preferred” Target-Loss Ratio – in addition to the above Empire Life’s calculated Target Loss Ratio (TLR) will be automatically enhanced by 5%.
- All member firms with 5 or more lives will be provided with a \$10,000 Vital Assist Critical Illness Benefit at no additional cost (The regular price for this coverage is \$5.00 per employee per month).
- Vital Assist provides coverage for the top four defined conditions — cancer, heart attack (myocardial infarction), stroke, and coronary artery bypass surgery — which account for 80% of Critical Illness claims.
- All employees who are covered under this Affinity Program will be provided with a \$150 Health Care Spending Account Benefit no additional cost.
- Each participating member firm would be individually billed by Empire Life and each would receive their own renewal.

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