



# GMABENEFITS(+)

- Health Insurance
- Ancillary Health Benefits
- Disability Insurance
- Human Resources
- Workers' Compensation

*\*Refer to plan brochures for coverage specifics and guarantees.  
Pricing is subject to change. Publication Date: 06/2023*







## FROM THE PRESIDENT

The significance of providing unique benefits to employees cannot be overstated when it comes to recruiting and retaining top talent. In today's competitive job market, potential candidates are seeking a competitive salary and a comprehensive benefits package that aligns with their personal and professional needs. Graphic Media Alliance (GMA) has positioned itself to offer a wide range of benefits beyond standard offerings by partnering with esteemed firms.

One of the primary advantages of offering unique benefits is the ability to attract high-caliber candidates. When prospective employees see that an organization goes above and beyond to provide comprehensive healthcare solutions, including telemedicine, prescription plans, and mental health services, it signals a commitment to their overall well-being. This, in turn, enhances the organization's reputation as an employer of choice and helps attract top talent seeking an employer that prioritizes employee welfare.

Moreover, unique benefits play a pivotal role in employee retention. Once onboarded, employees desire competitive salaries and value a work environment that supports their holistic needs. Offering ancillary health services like telemedicine and mental health services demonstrates a proactive approach toward employee well-being, emphasizing that their health and wellness are integral to the organization's success. This kind of support fosters a sense of loyalty and appreciation among employees, leading to higher job satisfaction, increased productivity, and reduced turnover rates.

In conclusion, providing unique benefits through strategic partnerships is essential to any organization's recruitment and retention strategy. Organizations can attract top talent, enhance their employer brand, and promote employee satisfaction and loyalty by utilizing GMA's comprehensive healthcare solutions and ancillary health services. Prioritizing the well-being of employees not only contributes to their individual growth and happiness but also fosters a positive and productive work culture, ultimately benefiting the organization's overall success.

**Andrew Schall**, President  
Graphic Media Alliance



# EMPLOYEE HEALTH & PERFORMANCE

## HUB International & GMA

*Create a population health management program that supports a healthy workforce.*

### How do you build a health and wellness program that motivates your employees?

More and more employers are realizing the benefits of prioritizing employee health. When employees make healthy lifestyle changes, they are more productive. HUB will work with you to design a comprehensive population health management plan that lays the foundation for an organization-wide culture of health. Wellness trends in the workplace are here to stay, and now it's time to figure out the best wellness program for your employees.

Work with the HUB team to create and integrate a health and wellness program that fits your workforce. Their process to help you cultivate a more engaged and healthy workforce includes the following:

- An assessment to determine the unique needs of your workforce
- Strategic guidance and program design
- Initiative rollout assistance

HUB's approach to wellness is built on the premise, backed by research, that employee health and company performance are inextricably linked. It's also essential that any wellness program aligns with an organization's goals. HUB has vast expertise in designing and implementing health and wellness programs encompassing most industries and knows how to work with budgets of any size.

Whether an employer needs individual wellness programs or a holistic solution that covers multiple programs, HUB can assess employee preferences and available resources to create a customized package to meet any organization's specific and unique needs.

Let's develop a strategy that supports your employees and evolves to meet their changing needs.



### Manage Costs

Avoid the annual renewal fire drill when you partner with us. HUB will help you understand your cost drivers and develop a multi-year plan to achieve sustainable results and optimize every dollar spent.



### Personalize Benefits

The era of one-size-fits-all benefits is over. HUB will help you craft affordable employee benefits options that meet the unique needs of your workforce, wherever they are in their life and career journey.



### Engage your People

Delivering a positive experience is vital to retaining talent and ensuring your team understands its employee benefits. HUB will bring the right tools and resources to help your people achieve their health and financial goals.



# GMA MEMBER EXCLUSIVE PRICING

DaisyHealth Product	Details	"Monthly Member Price"
<b>Teladoc</b>	<i>per enrolled employee</i>	
2-2499 employees		\$5.00
<b>daisyRx</b>	<i>per enrolled employee</i>	
2-99 employees		\$30.00
100-249 employees		\$26.64
<b>b•cares</b>	<i>covers ALL enrolled employees</i>	
■ <b>3 sessions</b>	<i>The number of sessions available per incident to the employee.</i>	
2-10 employees		\$45.60
11-20 employees		\$92.40
21-30 employees		\$138.00
31-40 employees		\$183.60
41-50 employees		\$229.20
■ <b>5 sessions</b>	<i>The number of sessions available per incident to the employee.</i>	
2-10 employees		\$51.60
11-20 employees		\$102.00
21-30 employees		\$153.60
31-40 employees		\$204.00
41-50 employees		\$255.60



# ANCILLARY HEALTH BENEFITS

## DaisyHealth & GMA



### TELEMEDICINE 24/7 CARE

## TELADOC

*We connect you with the proper medical care.*

Don't wait weeks for an appointment. Teladoc doctors, therapists, and specialists can help you with the flu, infections, anxiety, stress, and skin conditions and provide advice on serious medical conditions. No matter what you're facing, Teladoc is available from wherever you are by phone, video, or app.

Through Graphic Media Alliance, our members can provide this service to their employees for just **\$5.00 per person (per month)**. Compared to the national average of \$10.00 to \$12.00 per employee. In addition, coverage extends to the employee's family members.



### PHARMACY PROGRAM

## DAISYRX (PRICING ON LEFT)

*Daisy Health Rx is a pharmacy program created to give you access to over 605+ medications for FREE at one low membership price!*

Through strategic partnerships and our buying power, DaisyRx can get you access to the most used generic medications for FREE!

Headquartered in Akron, Ohio, DaisyRx provides free maintenance medications (in 90-day supplies) and low cost over-the-counter medications and diabetic supplies with free shipping. Free acute medications are provided through local pharmacies. See brochure for medication specifics.



### MENTAL HEALTH SUPPORT

## B-CARES (PRICING ON LEFT)

*Building An Effective Work Force Requires Effective Mental Health Support*

As we move forward into the world of tomorrow, old mindsets must be shed. The head-down and barrel-through approach may provide short-term solutions, but the long-term effect is a poorly effective workforce. The best solution to a problem encountered in life and work is a proactive, supportive approach that tackles issues before they happen.

### Local Capabilities

The support is where you are, no matter where that is—a perfect combination of a local, personal touch and groundbreaking infrastructure. Offering b-cares provides benefit parity across an organization, ensuring the same high-quality service is delivered consistently, regardless of where employees live and work. Our global network provides culturally appropriate counseling irrespective of the member's location.

### Innovation & Technology

The integrated services offered through b-cares creates the world's most extensive assortment of independent providers for employee support solutions. From telephonic mindfulness programs to mobile apps using phone, video, instant message, and SMS text to in-person consultation, the b-cares system utilizes the most advanced technology available. It is presented in a streamlined, engaging format for employers and employees.



## GROUP DENTAL INSURANCE

(PRICING AVAILABLE UPON REQUEST)

A quality dental plan is essential to any employer's benefits package. It can aid in the recruitment and retention of employees and is cited as one of the most desirable benefits. Printers' Disability Trust (PDT) coverage helps you and your employees minimize costs without sacrificing care.

High/Low Plans let you offer your employees a choice between two plans, two premium levels, in one policy. Your employees select the plan that best suits their individual needs.

PDT via The Standard utilizes the Ameritas extensive network.

## GROUP VISION INSURANCE

(PRICING AVAILABLE UPON REQUEST)

The Standard's Preferred Care Vision Products build a better benefits package. Add the quality Group Vision plan your employees expect. PDT's flexible Balanced Care Vision<sup>SM</sup> plan designs work on innovative solutions so you can offer a valued benefit while managing costs. Employees can choose from two simple, streamlined plan designs with local provider options nationwide. Depending on the selection, plans are employer-paid or voluntary and offer employees access to the VSP<sup>®</sup> outside providers.

- Choice of two plans for Group Vision
- Plans tailored to fit your business
- VSP<sup>®</sup> or any independent provider or retailer
- Balance between features and values
- Regular eye exams at no or low cost to patients



# GROUP LIFE, AD&D, AND DISABILITY

**Printers' Disability Trust (PDT)** is pleased to offer you the opportunity to provide eligible employees and their dependents with important insurance coverages: Short Term Disability (STD), Long Term Disability (LTD), Life, and Accidental Death & Dismemberment (AD&D) insurance coverage. These plans are all underwritten by Standard Insurance Company.

PDT offers flexible insurance plans that help employers balance features and costs. You'll find that each plan has several designs, giving you flexibility in finding the features that best meet the needs of your workforce.

## **Group Short-Term Disability (STD) Insurance**

Standard Insurance Company provides STD insurance to eligible employees of Printers' Disability Trust employers. Employers have found this to be an essential tool in retaining key employees. PDT provides a variety of plan designs, and the choice is up to you.

STD insurance is designed to provide financial protection for eligible employees by promising to pay a percentage of weekly earnings to an employee who cannot work because of a covered illness or injury.

## **Group Long-Term Disability (LTD) Insurance**

### **Help Your Employees Protect Their Income**

People insure their homes against catastrophe and their cars against theft, but how many protect their ability to earn an income? Losing the ability to earn an income can disrupt your employees' lives . . . and, as a result, harm your business! This group long term disability program operates on many levels to help ensure an efficient, productive workplace, from the positive impact on employee morale to the progressive return-to-work features that may help your company's continued operation.

Some features that make this program a valuable benefit assistance and support for return-to-work efforts. Losing employees — and their skills, experience, and knowledge — to sickness or injury

can adversely affect a company's productivity, efficiency, and profits. Each employee is a crucial player in your organization, and the faster they return to work, the better for all concerned. PDT and The Standard believe that work is an integral part of life, and this disability program is designed to help employees return to work.

### ■ **Rehabilitation Plan Provision**

To help disabled employees prepare to return to active work, The Standard includes a Rehabilitation Plan provision. Claimants can apply to participate in a rehabilitation plan at any time. Subject to The Standard's prior approval, a rehabilitation plan may include payment by The Standard for some or all of the expenses incurred by claimants for training and education, family care and job hunting, and other job-related expenses intended to return claimants to work.

### ■ **Reasonable Accommodation Expense Benefit**

To help disabled employees prepare to return to active work as soon as they are able, The Standard automatically includes this benefit which reimburses the employer up to \$25,000 for modifications made to a disabled employee's workstation that results in a return to work.

### ■ **Benefits While Working**

The Standard encourages employees to stay at work or return to work when it's appropriate, and our plan may pay reduced benefits if employees are working while disabled.

### **Partial Income Replacement to Disabled Employees**

The benefits of this plan provide partial income replacement to employees when they are unable to work due to sickness or injury. Based on gross salary, employees earning up to \$120,000 per year may receive benefits up to a maximum of \$6,000 per month. The maximum benefit is limited to \$3,000 per month if the plan covers less than 10 employees. Such partial income replacement helps relieve the stress of being out of work . . . which may help disabled employees focus more on recovery.

## **PRINTERS' DISABILITY TRUST**

Dental | Vision | STD | LTD | Life | AD&D

(PRICING AVAILABLE UPON REQUEST)



### **Competitive Group Rates**

The PDT Group Long Term Disability Protection Program gives you the option of deciding whether you wish to pay 100% of the monthly contributions or ask your employees to share in a portion of the costs. This flexibility lets you design your plan to match your financial situation and still offer your employees a disability plan at group rates, which are typically lower than individual insurance rates.

### **Group Life and Accidental Death and Dismemberment (AD&D) Insurance**

Providing a competitive benefits package to attract and retain quality employees can be challenging for any employer. Double-digit increases in healthcare costs make this even more complicated, reducing an employer's ability to provide and pay exclusively for a comprehensive benefits program. Life insurance from The Standard makes offering the insurance coverage that employees want at competitive group rates easier.

### **Life Insurance (Continued on Back Cover)**

Life insurance helps protect employees and their loved ones from financial hardship in the event of an eligible member's covered death.

## **SPECIAL INCENTIVE**

**Your workforce is your most important asset and keeping them is more affordable than finding and training new staff.**

**Improve their benefits!** We can now offer you an additional **\$20,000 of life insurance for FREE** from Printers Disability Trust (PDT), to enhance your overall employee benefits package. Simply let us know, and with a purchase of \$10,000 from PDT, you can add another \$20,000 of life insurance at no additional cost.

### **Accidental Death and Dismemberment (AD&D) Insurance (Continued on Back Cover)**

With AD&D coverage, eligible employees and their beneficiaries may receive an additional amount in the event of a covered accidental death or dismemberment, helping to restore financial balance when the unexpected happens.

# HUMAN RESOURCES

## ClarityHR & GMA

ClarityHR focuses on maximizing human capital for small businesses so they can thrive. Small teams know they need help with managing all components that come with managing people. Clarity believes that HR should have head and heart. Human Resources is more than compliance, it is an extension of your company philosophy. Maintaining your team is at the core of your business.

### OUR MISSION: TO SIMPLIFY YOUR HR

Does the thought of managing HR leave you frustrated? HR is often an under-resourced and under-utilized as a strategic resource. Let Clarity focus on the HR so you can focus on the heart of your business. Clarity is here to provide the tools and resources you need to help your organization thrive.

We know that our economy is driven by the talent of human capital. Competitive strength for most organizations is tied to the ability to leverage the skills of employees which means a company focused on talent management can provide a clear competitive advantage.

### OUR PHILOSOPHY: TO MAINTAIN YOUR TEAM

We believe that HR should have head and heart. HR is more than compliance, it is an extension of your company philosophy. Maintaining your team is at the core of your business which is why Clarity helps you develop and maintain clear policies that comply with legislative guidelines and maintain your entrepreneurial spark.

### CLARITY HR UNDERSTANDING OF MANUFACTURING NEEDS

Studies show that to retain great employees you have to create a program designed to attract and maintain great talent. That includes:

- Accurate job descriptions
- Competitive pay
- Benefits
- Streamlined onboarding processes
- Great on-the-job training

# WORKERS' COMPENSATION INSURANCE

Graphic Media Alliance partners with **Sedgwick** and **Manufacturing Technology Mutual Insurance Company (MTMIC)** to deliver the most significant cost savings to our members.

Both partners embrace a results-oriented approach that fully integrates safety prevention and risk control with aggressive claims management to deliver a significant return on investment. Our partners can analyze your business to determine the BEST workers' compensation premium-saving program for your specific company.

**OHIO** | GMA has partnered with Sedgwick for our Group Rating Program and endorsed Sedgwick MCO as our preferred Managed Care Organization. Through Sedgwick, GMA members may be eligible for **up to a 53% discount** on their workers' compensation premiums.

- Group Rating Program
- Group Retrospective Rating
- Deductible Program
- 100% Experienced Modifier Cap
- Self Insurance

**MICHIGAN** | For over forty-five years, Manufacturing Technology Mutual Insurance Company (MTMIC) has been an industry leader at reducing workers' compensation claims. As a result, Graphic Media Alliance has selected MTMIC in the Michigan region as our strategic partner for workers' compensation insurance. In doing so, MTMIC routinely saves our members an **average of 55%** from the original billing, in addition to:

- 3% Discount to Graphic Media Alliance Members
- Proactive Loss Control Services
- Personalized Claims Handling
- Flexible Payment Options

**KENTUCKY** | GMA's insurance partner Federated Insurance offers workers' compensation coverage.



# THE FOUNDATION OF ANY BENEFITS PROGRAM:

## Group Life and Accidental Death and Dismemberment (AD&D) Insurance

Providing a competitive benefits package to attract and retain quality employees can be a challenging proposition for any employer. Double-digit increases in health-care costs make this even more difficult, reducing an employer's ability to exclusively provide and pay for a comprehensive benefits program. Life insurance from The Standard makes it easier for you to offer the insurance coverage that employees want at competitive group rates.

### Life Insurance

Life insurance helps protect employees and their loved ones from financial hardship in the event of an eligible member's covered death.

### Accidental Death and Dismemberment (AD&D) Insurance

With AD&D coverage, eligible employees and their beneficiaries may receive an additional amount in the event of a covered accidental death or dismemberment, helping to restore financial balance when the unexpected happens.

### Plan A - Benefits at a Glance

- Life coverage amount is available in increments of \$1,000, from \$10,000 to a maximum of \$150,000. **An additional \$20,000 of coverage for each employee is paid by PDT.**
- Dependents Life coverage for spouses is available in increments of \$1,000, from \$10,000 to a maximum of \$30,000.
- Dependents Life coverage for child(ren) is available in the amount of \$5,000.

### Plan B - Benefits at a Glance

- Life coverage amount is available as 1 times, 1.5 times or 2 times annual earnings options. The maximum amount is \$150,000 and the minimum amount is \$10,000. **An additional \$20,000 of coverage for each employee is paid by PDT.**
- Dependents Life coverage for spouses is available in increments of \$1,000, from \$10,000 to a maximum of \$30,000.
- Dependents Life coverage for child(ren) is available in the amount of \$5,000.
- For a covered accidental loss of life, the AD&D coverage amount is equal to the Life coverage amount. For other covered losses, a percentage of this benefit will be payable.



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**For more information on any of these services and benefits please contact GMA.**

**GRAPHICMEDIA.ORG**