



## NBWA Expands Insurance Program Offerings

NBWA continues to look for new ways to serve its members and is excited to offer several exciting new insurance programs to benefit distributors. For the first time, NBWA will hold an Insurance Program Safety Summit for Legislative Conference attendees on Wednesday, April 17, from 8:00 a.m. – 12:00 p.m. Don't miss this chance to ask questions about the variety of programs for NBWA members.

### Property & Casualty Insurance

BevCap Management LLC was founded to write beer distributors property and casualty insurance and offers a program with key coverage enhancements specifically tailored to NBWA distributor members. Lines of business eligible for the BevCap program include worker's compensation (available mono-line); auto liability and auto physical damage; and general liability.

The program includes loss control specifically tailored for NBWA members and enhanced training opportunities. The program also allows a distributor's current agent to retain control of the account and write this coverage at their usual commission rate, or BevCap can work with NBWA members directly to meet your insurance needs.

Program coverage enhancements include:

- ◆ Limited product recall coverage
  - ◆ Employment practices liability insurance
  - ◆ Liquor liability
  - ◆ Hired auto physical damage
- Additional benefits include:
- ◆ Twelve equal installment payment plan option

- ◆ Enhanced distributor training opportunities
- ◆ Industry-specific risk and loss control services
- ◆ The ability for distributors to work with their current agent

### Limited Benefit Medical Plans

NBWA and BevCap Management LLC are proud to offer limited benefit medical plans that are guarantee issue limited benefit medical programs that provide a wide array of first-dollar accident and sickness coverage, including specified benefits for doctor office visits, accident medical care, health screenings, in-hospital indemnity benefits, accidental death and dismemberment coverage and more.

The mission is to add value at your worksite. This program has the flexibility to meet the needs of a full-time and part-time workforce as well as address the needs of those who need coverage for just their dependents. BevCap understands affordability and can accommodate an array of price points with flexible plan designs and pharmacy options.

Coverage features include:

- ◆ Easy online, phone and paper enrollment methods
- ◆ More effective medical benefit options that allow companies to build on their benefit packages and remain "employers of choice"
- ◆ Vision plan – \$20 co-pay for exams and frames, \$80 allowance for lenses/contacts
- ◆ Each plan is completely customizable to meet your company's unique needs.

### Dental and Vision Plans

NBWA and Ameritas Group are excited to offer flexible dental and vision plans to distributor members. With these affordable and flexible plans, there is no need for changes in plan design for groups that currently have coverage. Groups without coverage can choose from a selection of four plans unique to NBWA. The plan also offers non-contributory, contributory and volunteer options. With Ameritas-designed plans, distributor members will receive a cost savings of up to 15% off stand-alone rates and benefits similar to those of a larger group. For additional information concerning the plans, visit [www.whyameritas.com/nbwa](http://www.whyameritas.com/nbwa).



Coverage features include:

- ◆ Access to Ameritas' PPO Network – plan members are free to receive care from any dentist they choose.
- ◆ Dental rewards – a valuable feature that allows qualifying plan members to carry over part of their unused annual maximum.
- ◆ Ease of understanding – there is no coinsurance involved in these plans, which have their own schedule of maximum covered expenses for each procedure.

*For more information about NBWA-endorsed insurance providers, contact Membership and Meetings Assistant Maggie Graham at (800) 300-6417 or [mgraham@nbwa.org](mailto:mgraham@nbwa.org).*



## NBWA Insurance Program Provider Hosts Annual Safety Summit

NBWA Insurance Program provider BevCap Management LLC hosted its Sixth Annual Safety Summit in Orlando, March 4-6, 2013. The summit's more than 90 attendees included NBWA members and current BevCap Management clients, representing states from coast to coast.

The summit focused on loss control, risk control and overall safety and featured informational sessions and 16 industry experts who addressed topics relevant to both operations and human resource managers.

Along with a variety of safety, operations and human resources roundtables, some of the session topics included a look at company wellness programs, health care reform, preventing workplace violence, Occupational Safety and Health Administration safety requirements, best practices in employment screening and employment law changes.

Be sure to plan on attending the Seventh Annual Safety Summit next year! Stay tuned for more details.

## Is Your Company Featured on NBWA's Distributor Responsibility Website?

Does your distributorship sponsor responsibility programs – like safe rides home, programs with law enforcement officials or speakers about the consequences of underage drinking? Or has your distributorship launched an environmental initiative, such as the use of alternative fuels or clean energy? If so, NBWA wants to help you highlight your efforts!

NBWA invites you to submit details of your successful programs at [www.DistributorResponsibility.com](http://www.DistributorResponsibility.com). Using a simple online form, you can submit your initiatives in seconds! Your stories will then become part of the interactive website, which helps educate legislators, regulators, community leaders, media and the public about the important role of beer distributors in the United States.

When someone clicks on your state on the website's interactive map, make sure they see your company! Visit [www.DistributorResponsibility.com](http://www.DistributorResponsibility.com) today and start spreading the word about your responsibility and sustainability initiatives!

