



THE VOLUNTARY BENEFITS ASSOCIATION®

# MEMBERSHIP GUIDE

## MEMBERSHIP BENEFITS

2021 EDITION

Recent studies have found that approximately **85%** of businesses that fail are not members of their industry association. **Joining the VBA is one way to help your organization's future success!**

Contact us at [Info@VBAAssociation.com](mailto:Info@VBAAssociation.com)



## A MESSAGE FROM OUR CHAIRMAN & CEO

Voluntary benefits are one of the fastest-growing segments in the insurance industry and will continue to grow, as more employers shift costs to employees and sponsor fewer benefits. As more employers face the challenge of economic downsizing and global pandemics, organizations are cutting back on employer-sponsored benefits. The voluntary benefits industry is constantly evolving, as new types of voluntary benefits and innovative technologies for administration and enrollment are developed. The voluntary benefits industry today is a completely multifarious and more complex industry than ever before.

We thank you for your interest in becoming a member of the Voluntary Benefits Association (VBA). Since 2008, we have helped thousands of brokers, consultants, and HR professionals gain a better understanding of the voluntary benefits vertical. From our comprehensive CVBS Certification program to product benchmarking and development to sales strategies and employee engagement, the VBA has been at the forefront of our industry.

We believe in providing our members not only intellectual capital but valuable benefits as a VBA member. From Identity Protection to Telemedicine services, our comprehensive membership benefits are unmatched in the industry. We look forward to serving you as a member and please reach out to our executive team if you have any questions or need any assistance.

Sincerely,

*Rob Shestack*

Rob Shestack, CVBS, CFF  
Chairman & CEO

# 2021 Membership

## MEMBER BENEFITS

- Membership annual fees include a wide array of industry-leading benefits from Identity Protection to Legal Services to a Discount Shopping Mall
- The following pages will outline the cost retail and wholesale costs of the various included benefits as well as a description of each
- Your member benefits will begin on the 1st day of the following month in which you enroll for VBA membership
- You will receive a welcome email from each of the membership vendors with additional information such as how to use their program and enrollment information
- You will have twelve (12) months of participation in each vendor's program and will automatically continue when you renew your annual VBA membership

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# IT PAYS TO BE A VBA MEMBER

*Priming benefits professionals for the expected, unexpected, and everything in between*

Join 8,500 other employee benefits professionals.

*Save Time. Money. Resources.*

A world filled with Membership provides you with access to news, information, tools, VB solutions, and a network of like-minded professionals, and all at your fingertips. Resources are available 24/7 when you need them so you can design progressive benefit strategies that power your organization.

Following a year with much uncertainty, one thing is certain, As we head into 2021 and another year of virtual working, for new ways to deliver value and create fresh avenues to support our members. Our dedication to adapt, innovate, and implement data-backed solutions that produce a compelling value proposition. You've got to see this value.

*"With almost 5 decades in the benefits business I must say the "bundle" of benefits included in their membership is unprecedented. The VBA has assembled important benefits either not available individually or difficult to procure otherwise all included for the minimal cost of membership. Thank you VBA."*

*- Neil J. Model, Senior Vice President, CBIZ*

Allstate Identity Protection	Included - Pro Plus	\$252
Benefits Research Library	Included	Priceless
Billdog	Included	\$60
BizFilings Discount	20%	\$100
Conferences & Webinars	Included	\$395
CVBS® Certification Discount	Included - \$400 off	\$495
CVBS® Certification Renewal	Included	\$149
EndpointLock™ Keypad Encryption	Included	\$65
Job Posting & Scholarships	Included	Priceless
Legal Club Program	Included	\$144
MeMD Telemedicine	Included - \$0 Consult	\$75
My Notification Service	Included	\$30
PerkPlans Discount Mall	Included	\$24
Student Playbook Series	Included	\$192
Virtudent TeleDentistry	Included - \$0 Consult	\$65
<b>TOTAL</b>	<b>\$299</b>	<b>\$2,046</b>

# Allstate Identity Protection

## Pro Plus *(formerly Privacy Armor Plus)*

As the digital landscape changes, an employee and corporate protection plan are more critical than ever. Providing AIP Pro Plus shows that an association cares about its members, assets, and reputation. With AIP's operative-sourced dark web monitoring intelligence, financial transaction monitoring, social media reputation monitoring, and more, AIP finds what others can't. Should fraud or identity theft occur, AIP's in-house Privacy Advocates® are always there to fully restore any individual's compromised identity, even if it occurred prior to enrollment.

### PRIVACY MANAGEMENT

- Allstate Digital Footprint
- Identity Health status
- Junk mail removal & Do not call
- Digital exposure reports

### IDENTITY MONITORING

- IP address monitoring
- Enhanced social media monitoring
- Social account takeover
- Sex offender alerts
- Auto-on monitoring
- Rapid alerts
- High risk transaction monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring with human-sourced intelligence
- Compromised credentials
- Data breach notifications
- Deceased family member coverage
- Mobile app with biometrics authentication security

### CREDIT

- Unlimited TransUnion credit scores
- Credit freeze assistance
- Tri-bureau credit monitoring
- Credit lock (adults and minors)
- Annual tri-bureau report and score
- Credit report disputes
- TransUnion credit monitoring
- Credit score tracking

### REMEDATION

- Stolen fund reimbursement
- Tax fraud refund advance
- 401k and HSA reimbursement
- Full-service, 24/7 remediation support
- \$1 million insurance policy
- Tap-to-call from mobile app





## Benefits Resource Library

With hundreds of articles and whitepapers to search through, written by top industry professionals on topics such as ERISA, Section 125, Product Innovation, Plan Design, and COVID-19 research, you will have key industry information at your fingertips.

Exclusive to active VBA Members, the VBA Benefits Resource Library equips you with everything needed to create the most successful programs and tackle today's top challenges including:

- Recruiting & Retention
- Cost & Transparency
- Education & Communication
- Enrollment
- Administration
- Customization
- Engagement & Analytics

Unlock access to an array of resources aimed to help you and your business succeed in today's fast-paced, competitive world such as via:

- Articles & Whitepapers
- Case Studies
- Checklists & Self-Assessments
- Guides & Roadmaps
- Infographics & Research
- Interview Insights
- News & Updates
- Templates & Worksheets
- Webinar & Podcast Recordings

Membership unlocks benefits provide you opportunities to grow personally, professionally, as well as to enhance your leadership skills in voluntary benefits.

As a member, you will also have the opportunity to post and share and post your resources in the VBA Resource Library.

# Billdog

## MEDICAL BILL PROTECTION

Billdog provides medical bill protection to its member community of employees, brokers, advisors, and HR professionals. The service is powered by a mobile-friendly platform that makes it easy to get help on any confusing medical bill or claim. Every review is assigned a dedicated medical billing specialist that works directly with Billdog's clinical team, providers, and insurance companies. Each review includes verification of bill accuracy, isolation of errors, resubmissions, and opportunities for bill negotiation. Billdog members keep 100% of all savings on medical bills.

**Easy to access:**  
[www.billdog.com](http://www.billdog.com)

## MEMBERS AND EMPLOYEES

- Start a medical bill review on a mobile phone by submitting any confusing medical bill, EOB, or question
- Bills verification including coding errors, out-of-network charges, denials, and failed pre-authorizations
- Insurance and complicated benefits reviews
- Market prices check, fraud detection, credit protection, and opportunities for negotiation and appeal
- Coverage for spouses and dependents
- Members keep 100% of all savings

## ADVISORS AND CONSULTANTS

- Branded partner website for distribution to company HR and employees
- Back-office Secure Submit for use by the customer service team
- Easy to include Billdog in employer proposals
- Integrate into Employee Navigator and other enrollment platforms
- Can be deployed off-cycle, commission-eligible
- No enrollment meetings required

## HR PROFESSIONALS

- Easy for HR to receive back office support any confusing medical bill
- A low-cost benefit to complement the core medical benefits
- Shields employees from aggravation of high deductible plans
- Flexibility to engage employees through enrollment platforms and on-site collateral



## BizFilings

Start your business with confidence. Form your LLC, Corporation or Nonprofit with the incorporation specialists trusted by over 500,000 businesses. VBA members will receive a 20% discount on BizFiling services, excluding applicable state and federal filing fees.

### SERVICES CAN INCLUDE BUT NOT LIMITED TO:

- Business Kit & Seal
- Federal Tax ID Service
- Sales Tax Registration
- Payroll Tax Registration
- Corporate Seal Kit
- Registered Agent Service
- Sample Operating Agreement and Other Forms
- Compliance DVD/Local, State & Federal Laws
- Corporate Stock/Unit Certificates
- Business License Package
- Palo Alto Business Plan Software
- Certified State-filed Documents

### [CLICK HERE FOR YOUR 20% DISCOUNT](#)

Your 20% Discount Will Be Applied At Checkout





## VBA Conference & Webinar

The Voluntary Benefits Association conference is the metamorphosis of our industry. Nothing is changing on its own – Together we will BE and ARE the change. No industry event brings in all the decision-makers and all the stakeholders required to make meaningful and impactful change in our industry. Industry stakeholders are tired of the current structure of conferences and events. They are tired of the same old speakers and topics, and they are tired of boring content and the lack of innovative presentations. The VBA conferences are a place where people come to advance their careers and enhance their knowledge of important topics affecting the voluntary benefits industry. It's an event where people come to learn, network, share ideas, create new friendships and long term business relationships. It is where delegates are open to new ideas and new ways of thinking. There is no other event that brings ALL the stakeholders into one entire ecosystem. If you plan on attending a VBA in-person or virtual conference events as well as any VBA sponsored webinar, your attendance fee will be waived, and you will be automatically upgraded to the VIP conference package (where applicable.)



*"The Conference is like attending a large music festival like Coachella or Bonnaroo: you judge it's quality based on the amount of stuff you wanted to see but couldn't because it is jam-packed with great content from beginning to end."*

*-Nicholas Holm, Business Dev. Mgr., Web Benefits Design*



*"The speakers are leading employer groups that are really paving the way in employee benefits. I was blown away by the variety of topics being covered and the high caliber speakers featured!"*

*-Michael Susi, LinkedIn*



# CVBS® Certification

## **STAND OUT.**

*Gain more confidence, credibility, and opportunities for career advancement with a CVBS credential.*

Join the growing number of benefits professionals seeking to meet and exceed the higher expectations to deliver competitive employee benefit packages.

With a commitment to Education, the Voluntary Benefits Association has developed the first Certified Voluntary Benefits Specialist® (CVBS) program. The CVBS® program is focused on providing transparency, education, and communication in ancillary benefits.

Whether you are an Employer/HR professional looking to drive employee satisfaction or recruitment, or help protect employees' income and assets, or minimize their health risk and promote well-being; or you are an Insurance Agent, Broker, Consultant, or Carrier advising your HR clients on programs that help offset their rising costs of healthcare, or deliver customizable benefits products and services for their unique workforce, or assist them in combating growing challenges presented by recruitment and retention; you've come to the right place! This designation not only teaches you ALL you need to know with the latest information voluntary benefit, the latest information on program design, communication, and engagement strategies built for

success, but we provide you peace of mind knowing you can make impactful, sustainable, and cost-reducing changes for both your company and its greatest asset...its employees. Our certification is aimed at improving your education and providing you with that competitive edge you've been looking for. The designation is awarded to the most qualified professionals working in the voluntary benefits field. The designation recognizes the ability to deliver customized voluntary benefits plans, tailored to organizations' and employees' needs. The Certified Voluntary Benefits Specialist® requires several modules of educational training followed by an online 88 question exam with a 75% passing requirement.

- Possibly earn up to 14 SPHR Re-Certification Credits
- Possibly earn up to 12 Continuing Education Credits for Agents, Brokers, and Consultants
- Nationally Approved by 50 States plus District of Columbia  
As a VBA member, you will receive a \$400 discount on the CVBS® certification program reduced from \$895 to \$495. Also, your first year \$149 certification annual renewal fee is waived as well.

## Professional Development Programs

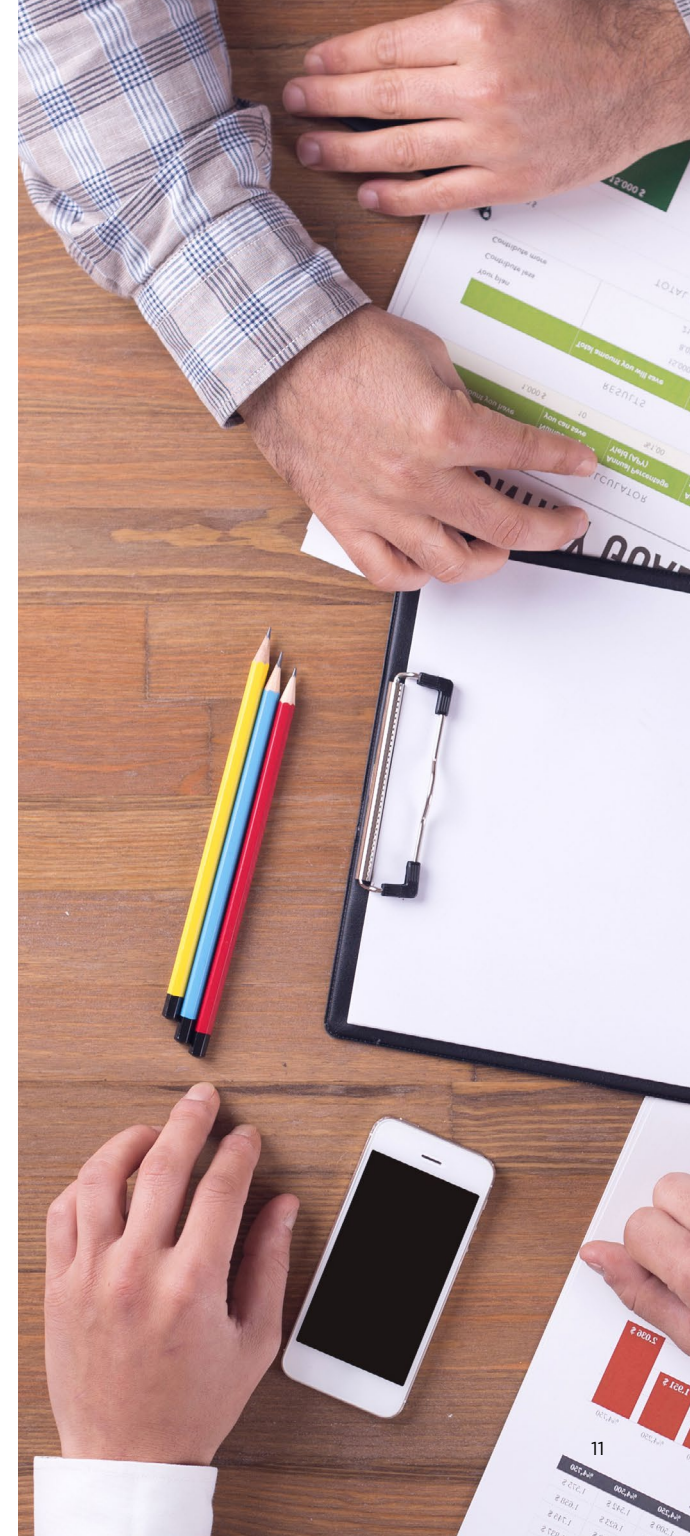
If you have passed the exam and received the Certified Voluntary Benefits Certification® (“CVBS”) designation, the annual renewal fee is \$149 to continue to use this professional designation. With your initial registration fee, your first-year certification is included. The \$149 annual renewal fee is waived if you are a current active VBA member before or on your annual renewal date.

# EndpointLock™

## Desktop and Mobile Security

EndpointLock™ Keystroke Encryption software addresses a security threat known as keylogging spyware, which has become the main component in cyberattacks and is commonly downloaded as a result of clicking on an infected link inside an email, text message, social media or web page.

- This practice of tricking unsuspecting victims into clicking on links that look legitimate is called “phishing”. According to recent reports, phishing was found in 90% of breaches and 95% of all phishing attempts that led to a breach, were followed by software installation, including keyloggers. Once a keylogger has infected a desktop, tablet or mobile device, it steals every keystroke typed including access credentials, credit card and banking information along with other sensitive data.
- Keyloggers are difficult to detect by traditional antivirus and firewalls, even if these programs are kept up-to-date. According to recent reports, 97% of malware is now polymorphic, meaning it is able to change its form and evade antivirus.
- Passwords and login credentials are created to identify a person entering a secure environment and can be considered the first link in the security chain. If keylogging spyware captures these credentials, it creates a weak link in the security chain and can give an unauthorized person access to a secure environment storing Personal Identifying Information (PII). With EndpointLock™, companies can strengthen the first link in the security chain by protecting their passwords and other credentials against keyloggers. EndpointLock™ eliminates the ability of keylogging spyware to capture keystrokes, even if a device is already infected. Hackers will always find ways to trick users into downloading a keylogger.
- With EndpointLock™ installed, the key logger, referenced above, is rendered useless.





## Legal Club Program

A simple traffic ticket or a complex real estate transaction. A will or a slip-and-fall incident. Most people need a lawyer at some point or another. And when needed, having experts available to help navigate a legal situation can save you time and help you stay focused at work and throughout your everyday life. Remember, 57% of Americans do not have a will.

Members and their eligible dependents receive all of the following benefits included in your annual VBA membership fee.

### FREE & DISCOUNTED LEGAL CARE

- Legal care is either free, deeply discounted, or provided at the reduced hourly rate
  - Free Initial Consultation
  - Free Document Review (up to 6-pages)
  - Free Simple Will for you and your family
  - Free annual federal and state tax return preparation
  - Unlimited tax advice / IRS audit assistance
- Discounted rates on:
  - Uncontested Divorce
  - Traffic Ticket Defense
  - Bankruptcy
  - Residential Real Estate Document Review
  - And More!
- Plan attorneys have contracted to charge 40% off their normal hourly rate, with a minimum of \$125 per hour, for legal care beyond the free and discounted services
- Online Legal Forms: A wide-ranging selection of free and discounted self-service forms to create legally valid documents. Forms are state-specific and include:
  - Last Will and Testament
  - Bill of Sale and Leases
  - Landlord / Tenant Agreements
  - Advance Health Care Directive / Living Will
  - Power of Attorney

# MeMD Telemedicine

MeMD offers complete and holistic telehealth solutions, meaning they can treat common illnesses and injuries that inundate urgent care clinics and the costly Emergency room. This comprehensive offering amplifies cost savings, productivity and satisfaction.

## MEDICAL

- Nationwide, 24/7/365 treatment of common illnesses and injuries, such as the flu, allergies, strains and sprains, by board-certified doctors and medical providers
- E-prescriptions delivered to member's pharmacy of choice, as needed
- Expedient service with an average wait time of fewer than 11 minutes to see a provider
- Medical services from the comfort and privacy of home or anywhere else the member chooses
- Licensed medical providers can be seen in hours vs. days vs. weeks vs. months
- Industry-leading, multi-dimensional provider network

## FOR MEMBERS

- Ability to get care from anywhere in the U.S. with a phone, data or Internet connection
- User-friendly, intuitive interface that makes it easy to request a visit and see a provider
- Urgent care visit fee: \$0

## CARE COORDINATION

- Professional and compassionate Care Coordinators are available 24/7/365 to coordinate medical care and answer members' questions





## My Notification Service

My Notification Service offers our subscribers an emergency medical and contact notification service. When an incident occurs, whether it is medically related, or an accident, our emergency call center team will send potentially life-saving medical information, specified by you, to emergency responders or hospital staff anywhere in the world. We will notify up to 9 contacts, such as family, friends, someone to care for your child or pet, even your employer. You can choose to have them notified by phone, text message, or email, informing them of your situation and location. At MNS, our mission is to provide you with peace of mind.

On average it takes a hospital 6 hours to contact a family member of a patient that is unable to respond and doesn't have emergency contact information on them, in the event of an accident or medical emergency six hours can seem like a lifetime or a matter of life and death. Included in your VBA annual membership you can have the peace of mind knowing that if anything happens to you, your family or an employee we will begin notifying people on that person's contact list within 10 minutes of our staff being alerted.

### HOW IT WORKS

- When contacted by First Responders or ER hospital staff members and provided with your personal My Notification Service ID Number, our 24/7, professional call center staff will immediately start notifying the people on your contact list and electronically transmit any medical information in your file to the hospital that is caring for you.
- My Notification Service is the only company of its kind that will not only relay potentially lifesaving medical information to hospitals but also notify up to 9 emergency contacts, alerting them to not only a medical emergency but relaying any special instructions such as picking up your child from school or caring for an elderly relative or pet. Last year, over 50 million people were admitted to emergency rooms nationwide. In the unfortunate event you become one of them, your enrollment with My Notification Services will give you peace of mind knowing that the people who care about and rely on you the most will be aware of your situation.

# Leverage Employee/Member Perks Like Never Before!

Established in 2005 PerkPlans has evolved into a national perks platform with millions of members and is now available for VBA members. PerkPlans adds value by providing our members selected discounts & services both nationally and locally. PerkPlans unique platform allows companies, associations, unions or non-profits to select the perks they want to offer from their extensive menu and plug their platform directly into your own website or intranet with no maintenance required.

## SAVE ON:

- Real Estate Products & Services
- National & Local Retailers
- Flowers & Gifts
- Pets
- Travel
- Entertainment
- Cellular
- Automotive
- College Tuition Assistance
- Benefits & Insurance Services
- Health & Wellness
- Business, Office & Professional Services
- And Much More!

## WORKING WITH PerkPlans IS SIMPLE:

- Sign up for free access to our directory of perks.
- Learn more about each program and how to effectively integrate any program into your current marketing and online communications.
- Once you are set up with the perks you want to offer, we will show you how to begin promoting and integrating these programs.
- We will work with you to customize marketing that we can develop for you that can be sent weekly, bi-weekly or monthly. No spam to your employees... They will receive only what you choose to offer them.
- Do your employees frequent certain shops - Let us know who they are. We will contact them to let them know all the benefits of becoming one of our preferred shops.
- National and Local perks - Choose from our national brands or from local retailers that are right in your own backyard!

With our rapid growth and expansion of products and services our members will continue to receive discounts and expert advice offered by our member companies. You will receive updates with new offerings as we get them. You then choose whether to have them integrated into your perks program. To learn more about PerkPlans E-Mail [sales@perkplans.com](mailto:sales@perkplans.com).



# Student Playbook's Career Playbook

**Searching for a job has never been more demanding.**

**Providing students the support they need has never been more critical.**

**Career Playbook delivers a significant advantage.**

With easy-to-use, expert resources and services, Career Playbook presents a high-impact solution that helps undergraduates and recent graduates navigate career planning to land great jobs and internships.

## OUTCOMES

Career Playbook recognizes the need for individualized, results-oriented programs that guide students through the process of career preparation and job acceptance. We help undergraduates and recent graduates secure employment commensurate with their education and experience.

We help students:

- Define what they are seeking
- Find suitable opportunities
- Position themselves effectively
- Secure optimal employment
- Start strong in their careers

## PROGRAM

**COACHING SUPPORT:** Experienced career coaches provide guidance and encouragement along with guided learning and action path.

**PRACTICAL ON-DEMAND INSTRUCTION:** Engaging video and interactive content teach and reinforce best practices and optimal processes throughout the career planning and job hunt journey.

**JOBS & INTERNSHIP DATABASE:** Unsurpassed collection of listings, updated daily, filtered by education level, ensures effective and efficient search and discovery.

Students build confidence, comfort, and understanding. They don't waste valuable time and energy going down the wrong paths, and they secure employment aligned with their personal skills and interests.

At Career Playbook, we understand that different students need different forms of support and that there's a big difference between finding a job and successfully launching a career. We deliver impactful help, instruction, and encouragement that empower students to find and obtain the best opportunities for themselves.



***53% of college graduates age 25 or younger are unemployed or underemployed. We want to help your student find a good job faster.***



## Virtudent Teledentistry

Virtudent is committed to supporting our patients by providing virtual care consultations and teledentistry appointments for anyone with dental related issues or pain. You can now consult with a dentist in the privacy and comfort of your own home. Virtudent Connect is available in all 50 states, 24/7. Visits are covered by insurance.

### BOOK AN APPOINTMENT

- Choose a time that's convenient for you
- Complete your medical forms
- We'll send you a link to a private online conference room

### CONNECT ONLINE WITH A DENTIST

- Access a meeting link in a web browser on a laptop, tablet or smartphone at your reserved appointment time
- A Virtudent team member will check you in, review your medical history, answer questions, and help connect you to a dentist licensed in your state
- Immediately speak with a dentist who will assess your situation and provide recommendations and advice

### GET FOLLOW UP CARE AS NEEDED

- Your Virtudent dentist will provide any necessary prescriptions and referrals
- If needed, we'll help you find a local provider for further evaluation and care
- Follow-Up Care As Needed

Virtudent's clinical team can answer questions, provide advice or a second opinion, prescribe appropriate medication (non-narcotics), and refer patients to a specialist when needed. They help patients determine whether they have a serious condition that requires urgent treatment or how to help alleviate symptoms safely at home. In addition to helping with toothaches and infections, patients can ask the care coordination team about oral healthcare situations such as what to do if they have trouble with a restoration or filling, break a tooth or bridge, have tooth sensitivity or discoloration, notice sores or open lesions, experience soreness or discomfort while chewing, or grind and clench their teeth.



FOR MORE INFORMATION, CONTACT US AT:

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(856) 405-3003

## Executive Board

**ROBERT S. SHESTACK, CVBS, CFF**

Chairman & CEO

**JAKE VELIE, CVBS, CPT**

Vice Chairman

**NELSON GRISWOLD, CVBS**

President

**MEGAN CHIARELLO, CVBS**

Vice President

**DONALD A. ROWE, CVBS, RHU**

Corporate Treasurer

**LEE STOKES, CVBS**

Corporate Secretary

**JOEL HOROWITZ, ESQ.**

Chief Legal Counsel

**WARREN BENOIT, CVBS**

Member At-Large

**NEIL MODEL, CVBS**

Member At-Large

**JIM O'CONNOR, CVBS**

Member At-Large

**SARAH HUNT, CVBS**

Executive Director

Member At-Large



VOLUNTARY BENEFITS ASSOCIATION®

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