



Gallagher

Insurance | Risk Management | Consulting

CHAMPION RISK

& Insurance Services

Exclusive Health Insurance Program for Manufacturers, by Manufacturers

Will the CSMT insurance trust improve my ROI while providing cost effective healthcare to my employees?



The California Small Manufacturing Health & Welfare Trust (CSMT) offers your business unmatched direct cost savings to improve your bottom line.

Membership provides your employees with options; positively impacting morale and retention efforts throughout your company as a whole. We have even seen cost savings passed onto employees, ultimately increasing their take home pay.

The CSMT benefits trust is an ideal benefits solution for companies actively seeking competitive pricing, compliant care, continual preventative wellness education, and superior dependable service.

Let the Law of Large Numbers work for you

Instead of buying as an individual company, the CSMT enables you to buy and afford healthcare that only a larger company would be able to purchase before.

Consolidated billing, compliance, training, and support

With healthcare costs increasing at 3 times the rate of inflation, manufacturers need a new solution to cut costs and increase ROI, while continuing to offer their employees and their families competitive rates. Gallagher Benefit Services strives to answer that challenge, and is excited to share a new kind of fully compliant insurance for manufacturers.

Gallagher is proud to be the lead broker partner for the California Small Manufacturing Health & Welfare Trust



The CSMT program is sponsored by the California Metals Coalition (CMC). CMC was established in 1972 and is the nation's largest statewide trade association serving the advanced metal manufacturing sector. CMC is supported by hundreds of companies throughout California.

Learn more about CMC at www.metalscoalition.com.

Why Join CSMT?

- **A Full Spectrum of Plan Options, All With Competitive Pricing:** 10 medical HMO plan options, four PPO plan options, and multiple access points to accommodate all needs and budgets
- **Superior Service:** Individualized service for each and every client
- **Flexible Options:** Health, Dental, Vision, plus a suite of exclusive Voluntary Benefits
- **Composite Ratings:** All rate tiers remain the same—An employee that is 65 years of age has the same rates as an employee that is 25
- **Consolidated Billing:** One bill, once per month, all insurance plans
- **Breeze Through Enrollment and Administration with Employee Navigator:** Web and mobile-friendly software saves time, eliminates paper forms, reduces errors, and provides realtime enrollment tracking while increasing employee engagement and providing them with 24/7 access to plan details, cost comparisons, and educational resources
- **Dedicated Benefit Counselors:** Pair your New Hires with Synergy's bilingual (English and Spanish) Benefit Counselors for a personalized, hands-on enrollment experience

Want to learn more? Contact us.

Benefits at a Glance

Core Benefits

Health, dental and vision plans cover employees and dependents.

MEDICAL

- Health Net HMO Full Network
- Health Net HMO ExcelCare Network
- Health Net HMO SmartCare Network
- Health Net HMO Salud Network
- Health Net Traditional PPO Network
- Health Net HSA PPO Network

DENTAL

- MetLife High/Low HMO
- MetLife High/Low PPO

VISION

- MetLife High/Low VSP Network

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

\$10,000, \$25,000 and \$50,000 Benefit Options

LONG TERM DISABILITY

Monthly benefit of 60% of basic monthly income—*maximum \$6,000*

METLIFE ADVANTAGES

Will preparation, estate planning, retirement counseling, beneficiary counseling, travel assistance, ID theft solutions, telephonic & in-person counseling resources

Voluntary Benefits

A rich variety of Employee-paid benefits

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Available for employee, spouse/domestic partner and/or children

BUY UP LONG-TERM DISABILITY

Monthly benefit of 60% of basic monthly income—*maximum \$6,000*

SHORT TERM DISABILITY

Weekly benefit of 30% CA/60% Non-CA of basic weekly income—*maximum \$1,500*

ACCIDENT/INJURY*

CRITICAL ILLNESS*

HOSPITAL INDEMNITY*

Hospital and ICU.

FLEXIBLE SPENDING ACCOUNT (FSA)

Healthcare and Dependent Care FSA

*Available for employee, spouse/domestic partner and/or children

Resources

FOR YOUR EMPLOYEES

Bilingual (English and Spanish)
Advocacy Team

Detailed Benefit Booklet

Online Enrollment with
Call Center Access

FOR HR ADMINISTRATORS

Online Enrollment
no more paper or chasing employees!

Compliance
Stay current with changing legislature

5500 & SPD Filing

AB 1825 and SB 1343 Training

COBRA Handling

Monthly HR-Related Webinars

Pre-Termination Consultation



What Makes CSMT Different?

- **Cost Savings Through Purchasing Power:** 2,500+ employee aggregate for over 400 SIC codes
- **Stable, Compliant, and Not Self Insurance:** Regulatory friendly insurance solution, with carriers covering 100% of the risk



This overview highlights some of CSMT's benefits which are generally available to eligible full-time employees who work at least 21 hours/week. This overview is not intended to be nor shall it be construed as a contract of any type. Every effort has been made to ensure the accuracy of the information presented. However, in the event of any discrepancies, your eligibility and actual coverage will be governed by the benefit plan documents (including covered expenses, exclusions, and limitations) and CSMT policies. CSMT reserves the right to change or end any of the benefits at any time and for any reason, to the extent allowed by the law or its collective bargaining agreement.