

Get **MORE VALUE** for Your Fringe Benefit Dollars

Customized Solutions for Government Contractors

For over two decades, Pan-American Accident & Health has assisted government contractors and their brokers to leverage their health and welfare benefit dollars, providing compliant, value-rich bona fide healthcare plans that minimize payroll taxes.

If you're a government contractor—or a broker representing one—here's what you should know about us:

- We serve thousands of employees in a wide range of industries across more than 40 states. And our footprint is growing!
- Clients are served by a dedicated, highly-trained SCA/DBA team whose members are specialists in compliance regulations, product design and administrative best practices. Our partners are specialists, too.
- Every provider claims to offer superior service, but we have the client retention rate to prove it. Once clients experience our service, they never look anywhere else.

- You would be hard-pressed to find a stronger, more-established insurance carrier in this niche. Our 110-year-old company is rated "A" Excellent by AM Best and "A" (Strong) by Fitch Ratings.
- We recently expanded our commitment to this market, enhancing our capabilities to deliver the greatest possible value to employers, and more importantly, their employees.

What's in It for You?

Because you and/or your benefit advisor deal directly with us, the carrier, these efficiencies translate to broader, more robust benefit plans. And because we can bundle customized coverage for both part-time and full-time employees, participants enjoy a smooth, consistent service experience.

We Have Experience Serving a Wide Range of Industries

Pan-American Accident & Health has a long history of providing benefits and services to profit and not-for-profit government contractors, in compliance with the Service Contract Act (SCA), Davis Bacon Act (DBA),

Affordable Care Act (ACA) and AbilityOne provisions. Our clients span a wide range of industries and professions, including:

- Janitorial
- Facility Maintenance
- Security
- Landscaping
- Food, Deli & Bakery Services
- Engineering
- Defense
- Call Centers
- Administrative Staff
- Information Technology
- U.S. Mail Haulers
- Not-for-profits



Your Choice of Meaningful Products

We work closely with employers and brokers to create “hourly funded” health and welfare plans that provide the greatest value to each workforce, developing tailored plans that live within the fringe allowance that include:

Fixed Indemnity Healthcare—This customizable, affordable indemnity plan pays fixed benefit amounts for common medical services, including doctor visits, lab tests, x-rays, hospitalization, surgery, ER visits, prescriptions and more. Benefits are paid in addition to any other health coverages workers may have.

Direct Primary Care Health Coverage—This innovative product creates affordable access to healthcare for even the lowest-wage workers by providing same-day/next-day appointments with quality PCPs for just \$10 per visit. And when workers need additional care, indemnity benefits kick in.

Major Medical—We also provide traditional major medical solutions, both fully and self-insured, which offer comprehensive benefits and meet ACA requirements. Plans can be customized to fit each group’s priorities and budget.

Ancillary Benefits—We offer a range of ancillary benefits that delight employees and stretch fringe benefit dollars—including Dental, Vision, Short-term Disability and Life/AD&D.

In addition, employers can choose:

- Solutions for full, part-time, seasonal and temporary employees, including combination plans
- Access to a national PPO network—no underwriting, deductibles or copays required
- Advocacy services included with all plans
- Telemedicine services for employees and dependents, provided at no additional cost
- Monthly reporting—a service not typically offered by other providers
- Online tools and resources for employers and employees

All the Services You Need in One Place

In addition to providing compliant plan designs and robust benefits, our dedicated SCA/DBA team and partners handle all the administrative services associated with our plans, including:

- Preparing plan documents and IRS filings
- Collecting and documenting benefit contributions made by employers and employees
- Creating audit trails for compliance
- Responding to Department of Labor inquiries
- Conducting enrollments
- Educating employees on their benefits
- Fielding employees’ day-to-day questions
- Processing employee claims, quickly and accurately

As a result, employers reap the benefits of simplified administration, along with highly cost-effective benefit solutions that provide employees with the highest level of customer service and benefits for your health and welfare fringe contribution.

We welcome the opportunity to learn about your fringe benefit needs and explore how we can help you get the most from your benefit dollars; so start the conversation! Contact Jeff Webb, Regional Sales Vice President and Government Contract Practice Leader, at (540) 797-5407 or JWebb@palig.com.

Pan-American Accident & Health is a division of the Pan-American Life Insurance Group. Pan-American Accident & Health has developed this program with our partners to offer benefit solutions for Government Contractors. Direct Primary Care is not an insurance product. Like most benefit programs, policies are subject to various exclusions and limitations. For costs and complete details of the coverage, contact us. Not all products and services are available in all states.