



February 10, 2013

Dear Members:

In our effort to provide additional value to our members, BPCA has forged a relationship with Century Enrollment & Benefit Services LLC to provide insurance benefits and information to our members.

As many of you know, health insurance is one of the single biggest challenges (and expenses) for small business owners. With many important provisions of Health Care Reform becoming effective in 2014, we know that many have some tough decisions ahead for both yourself and your employees. Joe Cavallaro and his team at Century will be able to help.

In addition to health insurance, Century will make available dental insurance and supplementary payroll deducted products such as life, short term disability, accident, cancer and critical illness insurance.

We have created a web site - which you may want to bookmark - where information on Health Care Reform will be updated regularly as it becomes available. Here's the link, and we'll send this via email as well: <http://centuryadvisory.com/bpca.php>

Healthcare plans and premiums vary greatly in New York depending on location. Each county has different rates and insurance carriers based on existing networks and the statistical costs of care in that geographic area. In fact, insurance premiums for "community rated" plans (under 50 employees) are set by NYS. As such, BPCA has sought out a highly reputable agency that is focused primarily on service - to provide us with healthcare plans and support so that BPCA members can gather information, request quotes and talk with an experienced agent about coverage options and offerings for employers. This will become increasingly important as Health Care Reform measures come into play in 2014.

Because health insurance premiums are regulated by the state government, you can choose to go with BPCA's coverage and still be covered by your current plan. Your premiums will remain the same - only your service provider will change. BPCA's healthcare coverage is something you will want to investigate primarily if you are unhappy with your current healthcare provider, or if you are interested in a new healthcare plan.

The Building Performance Contractors Association of NYS is working hard to provide increasing value to your BPCA membership, and we will continue to do so. We appreciate your ongoing support.

Sincerely,

A handwritten signature in black ink, appearing to read "Conrad Metcalfe", is written over a light blue horizontal line.

Conrad Metcalfe

Executive Director