

# Small Business Association of Michigan

# MEMBERSHIP BENEFITS

## EVERYTHING YOU NEED TO MAKE A BIG IMPACT



### Attract & Retain Employees

**Blue Cross Blue Shield of Michigan & Blue Care Network**  
Complete and affordable medical, dental, vision, and life packages that will cover two or more employees.

**Dearborn Group Life & Disability Insurance**  
Dearborn Life Insurance Company, which are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, help provide a total benefit solution for sole proprietors and organization covering up to 99 employees.

**Pooled Employer Retirement Plan**  
Program pricing is inclusive of 3(16) and 3(38) fiduciary services. Start up plans may be eligible for up to \$5,000 tax credit to cover the TAG annual administrative fee (for 3 years). Additional \$500 annual credit for three years when a business establishes a retirement plan with automatic enrollment.

**LifeSecure Accident & Hospital Recovery Coverage**  
When an employee is injured or hospitalized, LifeSecure can help your employees pay for things like deductibles and copays, child care and transportation, and housekeeping.

**Talent Development Training Tools by Dale Carnegie**  
Your employees will have access to a series of skills that will make them more valuable leaders, salespeople, and representatives of your company. Talent development certificate paths are available for your company for as little as \$199 that typically cost around \$2,000 per person! For detailed pricing, visit <https://www.sbam.org/member-benefits/attract-retain/education-training/>.

**Discount Tuition at Davenport University**  
With your proof of an SBAM membership letter, your employees will have access to 20% off tuition and a waived \$25 application fee at Davenport University. Offering students associate's, bachelor's, and master's degrees, as well as different certifications.

**Tutoring & School Work Support provided by Sylvan**  
For employees and their families; SBAM members have access to 50% off School Support for their first month, 20% off Tutoring for their first semester, a free practice test for their College Readiness program, and 50% off their Test Prep program.



### SBAM PARTNER BENEFITS

LSCP Members\* are joint members of the Small Business Association of Michigan. With this membership comes the ability to participate in these member benefits.

**Sherry Bryan**  
Director of Strategic Partnerships and Certification

Sherry.Bryan@SBAM.org | (517) 267-2210 | [www.SBAM.org](http://www.SBAM.org)

### Stay Compliant

**Ask An Expert Hotline (Legal & HR Issues) by Taylor | English and the American Society of Employers**  
Utilize the Ask An Expert services at any time during your Premium, VIP and Elite membership and experience the benefit of having professional and trustworthy support for you and your business's HR and legal issues when you need it.

**Payroll Solutions powered by The Ahola Corporation**  
Ahola easily scales to include time tracking, benefits enrollment, applicant tracking and onboarding. User friendly online payroll system, Federal, State & Local payroll tax calculation and filing, dedicated Payroll Specialist for your account, employee self-service with online access to paystubs, and third party check payments such as garnishments and child support orders.

**Premium Only Plans & Flexible Spending Accounts by Kushner & Co.**

Through our partner, Kushner & Company, you can choose from several options for a Premium Only Plan, Flexible Spending Account, Health Reimbursement Arrangement or Health Savings Account.

Options include:

*Self POP = \$109 one-time*

*Full POP = \$27.50 monthly*

*FSA with POP: \$5.25 per month per participant (\$52.50 minimum)*

*Full HRA = \$5.25 per month per participant (\$52.50 minimum)*

*Self HRA = \$109 one-time*

*Full HSA = \$4.25 per month per participant (\$52.50 minimum)*

**ERISA Compliance Services by Kushner & Co.**

Audits are becoming more common in small to medium-sized businesses. Take advantage of ERISA Compliance Services through your SBAM membership to help you and your business stay compliant. To view the different packages and pricing, visit <https://www.sbam.org/member-benefits/staycompliant/erisa-compliance/>.

**COBRA Administrative Services**

Starting at only \$35 per month, your personal COBRA Coordinator sends all necessary letters and notifications, provides your company with a monthly activity report and online access to your account, collects premium payments from the COBRA-enrolled beneficiaries, and helps with Blue Cross Blue Shield of Michigan and Blue Care Network claims.

**Free Summary Plan Description (for members enrolled in SBAM sponsored health plan)**

Enrolled members receive a free Summary Plan Description. When your health plan becomes sponsored by SBAM, you'll gain access to exclusive consolidated billing and customer service through our partner, Nexben. Your health plan and agent of record remains the same.

**Discounted Workplace Posters & Employee Handbooks**

SBAM Premium, VIP or Elite member can receive a discount from the American Society of Employers (ASE) on the cost to review or update an existing document, or developing a complete, customized employee handbook and SBAM Premium members will receive a 15% discount rate on all poster purchases.

\*Current direct members of SBAM who are also members of the LSCP are ineligible for Strategic Partner memberships under the partnership agreement.

## Save Money On Expenses

### FedEx Shipping, Printing, and Copy Discounts

SBAM members can save up to 50% off on select FedEx® shipping, including express, international, ground, and home delivery services.

### Office Supply discounts powered by DBI, Integrity Business Solutions & Office Express (OEX)

SBAM members receive savings on over 50,000 office products. Up to 60% off on over 200 Best Value Office Products, Large Selection of Breakroom and Coffee Supplies as well as Cleaning and Facility Supplies, Free Delivery – No Minimum Order – Nationwide Delivery Included, Easy Ordering Options- On-Line, Phone, or Fax, and Local Dedicated Customer Service Representative Analysis of Your Expenditures for Optimal Savings.

### Merchant Services through UpPayment

UpPayment's secure payment processing solutions are powered by best-in-class CardConnect patented technology which means simple, secure and reliable payment processing. With CardConnect, you can streamline the way you accept and manage transactions, all while reducing your processing fees with member-only rates. Members receive 10 - 40% on processing fees.

### Debt Collections by CBM Services

CBM Services begin their collection efforts within 24 hours of receiving an account and don't give up until they have exhausted every available possibility of collection. They use electronic data searches, letters, collection calls, credit bureau reporting, and other skip tracing and collection techniques. Their collectors are monitored to assure their constant and effective collection of client accounts. Through your SBAM membership, you receive a negotiated discount.

### SBAM Energy Solutions

Small businesses have access to special services that can help your small business become more energy efficient. The good news is that you don't have to do it alone! SBAM Energy Solutions provides you with personalized assistance as you navigate the ins and outs of energy management. Contact SBAM's Chad Huson for more information! [chad.huson@sbam.org](mailto:chad.huson@sbam.org) or (517) 267-2219

## Be Protected

### Accident Fund Workers' Compensation Coverage

Participating in the SBAM workers' compensation program through Accident Fund not only saves you 5% up front but also pays you back! Last year, SBAM members earned \$72,300 in dividend payments.

### Cybersecurity Services by SensCy

While no one can be 100% protected from a cyberattack, SensCy provides a cost-effective strategy that can be employed to significantly reduce your risk and ensure you can recover should an attack occur. Contact SBAM to ask our SensCy representative to review your cybersecurity vulnerabilities and explain how they can provide affordable solutions for your company. Available only to SBAM Basic, Premium, VIP and Elite members.

### Information Technology Services by NuWave Technology Partners

Program pricing is inclusive of 3(16) and 3(38) fiduciary services. Start up plans may be eligible for up to \$5,000 tax credit to cover the TAG annual administrative fee (for 3 years). Additional \$500 annual credit for three years when a business establishes a retirement plan with automatic enrollment.

### Allstate Identity Protection

As an SBAM Basic, Premium, VIP or Elite level member, you can protect your employees' privacy, identity, and finances for as little as \$7.95 per month.

Allstate Identity Protection proactively monitors the information, accounts, and transactions related to your identity in order to spot fraud at its earliest signs.

## Other Services

### Subscription to Focus Magazine

The FOCUS on Small Business magazine is Michigan's premier small business publication. Every other month, FOCUS on Small Business brings you hands-on advice on how to be a more successful small business entrepreneur.

A subscription to Focus on Small Business is included with every paid SBAM membership.

### Access to Online Resources

SBAM has an array of webinars and tips and advice for small business owners that can be viewed on their website under the "resources" tab.

### Subscription to Small Business Weekly and Lansing Watchdog, SBAM's Member E-news Publication

SBAM members receive access to Small Business Weekly podcast series, Lansing Watch Dog, and SBAM's Member E-news Publication. Visit [sbam.org](http://sbam.org) for more details or contact Sherry Bryan to learn more and subscribe. [Sherry.Bryan@SBAM.org](mailto:Sherry.Bryan@SBAM.org)

### Owner2Owner Networking Events

Our O2O program is a network designed exclusively for small business owners across the state of Michigan. Regularly, we will host events in each of our ten regions – Macomb, Ingham, Great Lakes Bay, Kent, Wayne, Marquette, Oakland, Washtenaw, Kalamazoo and Northern Michigan. These meetings allow for small business owners to build a sense of community in their region and gather together with other small business owners and stakeholders in their community. Each regional meeting will feature components of networking, education, and small business advocacy awareness.

Visit <https://www.sbam.org/resources/owner2owner/> to view upcoming Owner2Owner meetings.

### Small Business Certification

Small businesses with fewer than 500 employees and annual gross revenues equal to or less than \$25,000,000 are eligible to be 'certified small' by the Small Business Association of Michigan. This certification can help set your business apart in the marketplace and add credibility to your name and/or brand.

Once Certified Small by SBAM you will receive a certificate, a window/door cling and a logo for use on your organization website and in your email signature.

## LSCP PARTNER BENEFITS

If you have any LSCP partner questions, connect with..

**Megan O'Connor**  
Outreach & Development Specialist

[Megan@Marquette.org](mailto:Megan@Marquette.org) | (906) 226-6591 ext .105 | [Marquette.org](http://Marquette.org)

