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# BUSINESS SERVICES

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## CBA Endorses Builders Insurance Group

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Contractors Benefit Association (CBA) is proud to endorse Builders Insurance Group as the exclusive provider of property and casualty insurance products for Members of the Association. Membership in the CBA satisfies the association membership requirement for Workers' Compensation (WC) and General Liability (GL) coverage with Builders Insurance (A Mutual Captive Company).

### Policyholders of Builders Insurance Group experience many benefits, including:

- Competitive rates and coverage from a regional leader in WC and GL insurance.
- Fast, reliable and accurate self-service technology tools such as Online Bill Pay and Online Monthly Self-Reporting, to better manage accounts and save money.
- Valuable Dividend program—from 1997 to 2007, the Company declared more than \$42 million to its policyholders.
- Responsive claims services.
- Quality loss control program.
- The confidence of doing business with a reliable, financially secure partner—all member companies of Builders Insurance Group are rated A- (Excellent) by A.M. Best Company.

### To Learn More

Contact your local independent insurance agent to learn more about becoming a Builders Insurance Group policyholder.\* If you need to find an agent, visit [www.bldrs.com](http://www.bldrs.com) to search for one in your area.

*\*Insurance coverage under Builders Insurance (A Mutual Captive Company) is only available to qualifying residential general, light commercial and trade contractors in Georgia.*

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## Hewlett-Packard Computer and Digital Equipment

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Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits. To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit [www.hp.com/go/BusinessAdvantEdge](http://www.hp.com/go/BusinessAdvantEdge).

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## ADP Payroll Processing

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EasyPay payroll service was created especially for small and emerging organizations & businesses. This simple, economical service can save you time, protect you from payroll tax penalties and improve your productivity.

ADP will meet your needs as your business grows with payroll, payroll tax and human resource solutions. Special program for season employees. Members receive a **20% discount plus their first month FREE**. Contact Jeremy Dyer, your National Association Manager, at **1-866-506-9447**, press 1 and mention Business AdvantEdge for your discount. Or contact Business AdvantEdge at **1-888-734-3343**.

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## Office Depot Office Supplies and Furniture

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Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. **FREE SHIPPING** for members.

You'll also get **40%** discounts on in-store high-speed & self-service digital B/W & color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences! Online offerings include: custom stamps (date stamps, rubber & self inking, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, carbonless forms, custom labels).

Complete the registration form at **[www.business-edge.net](http://www.business-edge.net)** to get your Office Depot account and password. Once you have signed up, you may shop in the stores, by fax, or online at: **<http://bsd.officedepot.com>**.

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## Customized Web Services

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eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services: Custom Web Design, Evaluation and Re-Design of Current Sites, Website Hosting, Internet Marketing, and Consulting on Viability of Internet Projects.

For details, visit **[www.egmwebservices.com](http://www.egmwebservices.com)** or call **1-866-793-1972** and ask for a web development sales representative. Mention that you are a CBA member to receive your 20% discount.

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## UPS Express Delivery Services

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Member benefits include: \$1.50 off UPS Next Day Air Letters; 10% off UPS Next Day Air Paks/Packages and UPS Second Day AM Air Letters/Packages; \$.25 off UPS Second Day Air Letters; and 20% off UPS Worldwide Express Letters/Documents/Packages. For discounts, you must apply for a UPS account number. There is no obligation to ship and no cost for account set-up. Register online at [www.business-edge.net](http://www.business-edge.net) or by calling Business AdvantEdge at 1-888-734-3343.

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## Long Distance Service

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*Lowest Long Distance Rates Available: As Low as 3.9¢ per Minute State to State—Anytime, Anywhere—up to 50% Savings over AT&T, Sprint & MCI*

PowerNet Global (PNG) is one of the fastest growing long distance carriers in America today. PNG offers the perfect advantage for residential and business owners who need to maintain that competitive edge. With the highest quality 100% digital fiber optic network, PNG has positioned itself as the nation's leading provider of long distance and data services. PNG is proud to be part of the continuing success of your association.

- Flat Rate 24 hours a day, 7 days a week
- No Monthly Minimum
- Six Second Increment Billing for Business
- Great In-State Rates, No Term Plan

*Note: Rate shown above is current rate at time of printing. The rate at time of application is subject to change.*

To sign up or speak to one of PNG's friendly customer support specialists, call toll-free at 1-888-917-7333.

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## High Speed Dial-up Internet Access Services

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In addition to PowerNet Global's great long distance phone service, you can now take advantage of PNG's Unlimited High Speed Dial-Up Service for only \$1 for the first month, then **\$12.95** per month thereafter. PNG offers fast and reliable connections, valuable add-ons, and technical support that delivers a robust Internet service at a very reasonable price.

- \$12.95 per month
- Free Technical Support
- Speed Booster (increases download speed up to **5x faster** than standard dial-up)
- Pop-up Blocker
- 5 E-mail Addresses and 10 MB of WebSpace
- One Bill for Long Distance and Internet

To sign up or speak to one of PNG's friendly customer support specialists, please call toll-free at 1-888-917-7333.

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## Office Supplies Discounts

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Members get huge selection, free, fast delivery and the guaranteed lowest prices on office products from Penny Wise. Members get up to 36% off already discounted prices for savings of up to 80% off suggested list price.

Penny Wise also offers an additional 3% savings when orders are placed through its website ([www.penny-wise.com](http://www.penny-wise.com)). And members' prices are guaranteed! If you buy a product from Penny Wise, then see it advertised for less, send the ad to Penny Wise within 30 days and they will refund the difference or credit your account.

Penny Wise also provides a huge selection on over 20,000 items—four times the selection of the superstores. Plus delivery is free within the contiguous U.S. and next day shipping is virtually guaranteed from the 40 Penny Wise distribution centers nationwide.

### How to Use This Service:

1. Contact Penny Wise Office Products by phone at **1-800-942-3311** or by fax at **1-800-622-4411** to request a Members Only catalog or to place an order.
2. Mention that you are a CBA member, and use member benefit code "NAC" to receive special savings.

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## Springer Collection Agency Services

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Make sure the check is in the mail! For those rare occasions when you need to take charge of your past due collections, call Springer Collection Services. As an association member, you'll save **20%** on fees for consumer and/or commercial collections. You pay only when your receivables are collected. Contact Steve Heinz at Springer at **1-800-553-8988** and mention Business AdvantEdge.

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## Business Promotional Items

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American Solutions for Business offers discounted pricing on printed items, including: personalized promotional products and apparel; documents including business letterhead, newsletters and forms; marketing solutions and tradeshow giveaways to raise brand awareness and customer loyalty. Go to <http://stosales.americanpromo.com> or call Kelley Baglivo at **1-800-700-1477** and mention Business AdvantEdge.

# TRAVEL SERVICES

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## Car Rental Discounts

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Take advantage of affordable auto rental rates from Alamo®, Budget® and Dollar® Rent A Car.

### Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

### Toll-Free Reservations

**Avis®: 1-800-239-6536 - ID# B381920**

**Budget®: 1-866-928-3438 - ID# X736134**

**Dollar® Rent A Car: 1-800-400-4000 - ID# BR0332**

*Note: Some blackout dates and restrictions may apply.  
24-hour advance reservations are required.*

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## 24-Hour Emergency Roadside Assistance

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Association Members can gain peace of mind on the road by registering for Emergency Roadside assistance. Once registered, members will receive emergency roadside assistance membership materials including membership cards that will enable the member and their family to get assistance from a participating service provider whenever car troubles arise. Members will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.

Members are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, members must register in advance of using the service and receive their roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, members simply call Member Services at **1-866-215-1376**. Road America will send a membership kit detailing the advantages of the program.

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# Travel Assistance Plan

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As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

The following is a summary description only of the program's services. The master document provides complete details of services and conditions. You may request a copy by contacting member services at **1-866-915-1150**.

Lifeguard Emergency Travel is the program provider of these Travel Assist services. Members have access to the following services provided Lifeguard Emergency Travels Assistance Center has been contacted first.

**To arrange for service, call 1-888-965-9500  
(1-817-416-4960 outside North America)**

- **Emergency Evacuation/Repatriation.** If a member suffers an illness or injury while traveling over 100 miles away from home, and cannot be treated by a local medical facility, the member is transported by the most appropriate means to the nearest hospital capable of providing necessary medical treatment.
- **Transportation of Mortal Remains.** If a member loses his/her life while traveling over 100 miles from home, the member's remains will be returned to the member's place of residence.
- **Transportation of Escort.** If the member needs emergency evacuation by air ambulance or repatriation by covered commercial airline, the member's spouse, other family member, or companion is free to accompany the member in flight, subject to space availability with priority given to medical equipment and personnel.
- **Family Visitation.** If a member is traveling alone and is expected to be hospitalized for more than 7 days, the spouse or another family member will be flown in to be with the member. Also, expenses for accommodations and transportation during their stay, up to \$100.00 per day for 10 days, are provided.
- **Minor Children Return/Escort.** If a member requires emergency evacuation, hospitalization for over 24 hours, or in the event of death, and the minor children are left unattended, transportation home is furnished for them.
- **Vehicle Return.** The Travel Assist Provider will return the member's vehicle home and bear the cost up to \$1,000.00 when illness, injury, or death requires emergency evacuation or repatriation and the member is unable to drive the vehicle.
- **24-Hour Information Service.** Helpful information before and during travel is available to the member. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include information on required documents, immunization requirements, State Department Travel Advisory warnings, weather and hazard information about foreign locations and more.

*(continued)*

- **Medical Monitoring.** If a member needs to be medically monitored, the Travel Assist Provider's duty physician will monitor the case, while acting as a liaison between the member, the local treating physician, and the family physician as needed.
- **Medical Referral.** The Travel Assist Provider will arrange referrals to a local doctor or hospital, when a member needs help in locating a doctor or hospital while traveling.
- **Guarantee of Medical Expenses.** If a member needs help for overseas claims, the Travel Assist Provider will arrange for a payment or guarantee of payment to providers, based on participant's personal resources.
- **Insurance Coordination.** If a member needs help for overseas claims, the Travel Assist Provider will assist in coordinating the claims procedure with the appropriate insurance program.
- **Lost Documentation Service.** If a member needs help to replace lost or stolen travel documents (i.e., passport, tickets, credit cards, etc.), the Travel Assist Provider will advise and assist where possible in their replacement.
- **Legal Assistance.** If a member needs help finding a local attorney or embassy, arranging bail, cash advances, or coordination of payment for legal services from available resources of the traveler, the Travel Assist Provider will arrange referrals.
- **Emergency Delivery of Prescription Items.** If a member needs prescription medication or lenses not available locally, the Travel Assist Provider will organize the delivery of the prescribed item when possible and legally permissible, to the member upon written authorization of the prescribing physician.
- **Emergency Cash Transfer and Advances.** The Travel Assist Provider will arrange for emergency cash advances and transfers through additional sources including hotels, banks, Western Union, etc. if a member needs cash as a result of loss or theft, based on participant's personal resources. Limit of \$500 per transaction.

This is NOT insurance.

This is NOT available to Connecticut, Florida and New York residents.

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## Association Travel Club

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Gulliver's Travel, an American Express Travel Services Representative, is the official agency for the Association Travel Club. Gulliver's offers competitive pricing and great service on the purchase of air travel, tours and cruises.

- **Cruises:** Special group departures and discounts on cruises.
- **Tours:** Special group departures and promotional sales on tours.
- **Air Travel:** Group discounts and personalized low airfare assistance.

For personalized travel planning, call Beverly Noah at Gulliver's Travel at 1-214-728-1207 or send an e-mail to [bev@gullivers.com](mailto:bev@gullivers.com).

# CONSUMER SERVICES

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## HopTheShops.com

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Through a special arrangement with eGroupManager, you will receive preferred customer access to HopTheShops.com, a premium on-line shopping mall.

HopTheShops.com includes more than 150 stores. Find high quality items at low prices for the best deals in America. Each vendor in the mall has been scrutinized carefully. HopTheShops.com offers the best value on quality items coupled with excellent customer service. Here's a list of categories:

- Sporting Goods
- Health & Beauty Products
- Automobiles
- Office Equipment & Services
- Learning Tools/Education
- Music & Entertainment
- Home & Garden
- Pet Supplies
- Savings & Coupons
- Cards & Gifts
- Computers & Electronics
- Wine & Cigars
- Travel
- Books
- Art
- Toys
- Fashion
- Food

Whether you are looking for a laptop or a new car, you can comparison shop and actually view the items before you purchase them. All of the vendors offer secure sites, prompt delivery service, and full customer satisfaction guarantees.

### Preferred Member Program

By signing up with HopTheShops.com, you will receive access to special features that are for members only. HopTheShops.com will provide you with a "Members Only" newsletter as well as special offers and discounts from their vendors (beyond the discounts already offered).

### Why Are Prices Lower On The Internet?

Internet merchants do not have the costs of maintaining a brick and mortar storefront. They also sell in large volume. This large volume, coupled with the lower overhead, results in savings on the goods and services that they offer to their customers.

### How To Access HopTheShops.com

1. At any computer connected to the Internet, go to [www.egroupmanager.com](http://www.egroupmanager.com). Click on "Go to my association."
2. If you have previously registered at eGroupManager, enter your e-mail address and password in the "Cyber Mall Log-in" section.
3. If this is your first visit, click on "Register" in the "Become a Mall Member" section. Please fill in all of the information fields to open your account. You may also use this same e-mail address and password to access your association discounts and information at: [www.egroupmanager.com](http://www.egroupmanager.com).
4. If you have questions, contact them by e-mail at [prefcust@ubrnetmall.com](mailto:prefcust@ubrnetmall.com) by phone at (636) 530-1967 or 1-800-992-8044. Or contact them by fax at (636) 530-7777. You can also contact them by mail at HopTheShops.com, 16476 Wild Horse Creek Road, Chesterfield, MO 63017.

# HEALTH SERVICES

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## GlobalFit Fitness Program

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To help improve member health and well-being, your association has arranged for you and your family to take advantage of the GlobalFit Fitness Program. With the GlobalFit Fitness Program, you can take advantage of:

- Guaranteed Lowest Rates—Up to 60% savings on monthly dues
- Month-to-Month Memberships—No long-term contracts
- Access to over 1,500 top fitness clubs nationwide, now including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations
- Additional discounts for family members
- Membership transfer and freeze options available at selected clubs
- 110% Lowest Price Guarantee

### **GlobalFit makes it easier to gain the benefits of regular exercise:**

- Reach & maintain a healthy body weight
- Strengthen your heart, lungs, bones and muscles
- Lower your risk of many serious conditions, including heart disease, high blood pressure, diabetes, stroke and depression
- Look better, feel better and sleep better

### **It's Easy to Register!**

1. Go online to [www.globalfit.com](http://www.globalfit.com).
2. Click on "Login/Register" and select "Quick Registration."
3. From the alphabetical listing, select the letter "N." On the next screen, select Group Name "NAC."
4. Follow the easy registration steps.

Once you've registered, you'll be able to log on to the GlobalFit website using your chosen password and user ID. To find a club near you or for more information, contact GlobalFit at [www.globalfit.com](http://www.globalfit.com) or call GlobalFit toll-free at **1-800-294-1500**.

*These special rates are available only through GlobalFit and are not offered through the fitness clubs or available to the general public. This offer is made possible only through your association membership. Participation is for new fitness memberships only—memberships are not available to clubs in which you are a current member. Participation for past members may not be available at all clubs; please visit [www.globalfit.com](http://www.globalfit.com) or call 1-800-294-1500 for more information.*

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## 24-Hour Nurse Helpline Plan

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In an effort to assist our members to become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential access to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call Member Services at **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding:
  - Diagnostic and surgical procedures
  - A recently diagnosed medical condition
  - Prescription and over the counter medication information

*This is a service provided to you by a third-party through your membership in the CBA and is in no way related to the benefits and requirements of your Workers' Compensation insurance coverage with Builders Insurance Group. For information about your Workers' Compensation coverage, please refer to your policy or contact your insurance agent.*

[BBINS-424]