

WAGE & BENEFITS SURVEY

- Assists manufacturers in making strategic decisions to better operate their business.
- Assists educators to better prepare the future workforce for careers in manufacturing.
- Helps connect the “real world” (industry) to the “textbook” (education) world.

RESOURCES & SERVICES

- Training & Education Marketplace
- Recruitment & Screening Strategy Tools
- Career Awareness Tools & Resources
- Blue Book Legislative Guide

EXCLUSIVE MEMBER BENEFITS & COST SAVINGS

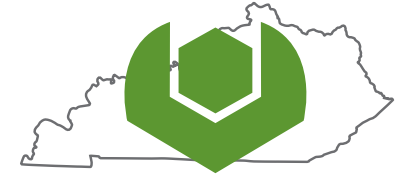
- Supply chain intelligence/research
- MSDS services
- Uniform rental savings
- Shipping discounts
- Office supply savings
- Health insurance
- P&C insurance,
- Tuition discounts
- HR & Payroll services
- Wage & benefits survey
- Retirement

For more information on KAM and/or KAM membership:

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KENTUCKY ASSOCIATION OF MANUFACTURERS

Advocate. Educate. Innovate.

The Kentucky Association of Manufacturers has been serving its members as the leading advocate of the manufacturing industry in the Commonwealth since 1911.

WHY BE A MEMBER?

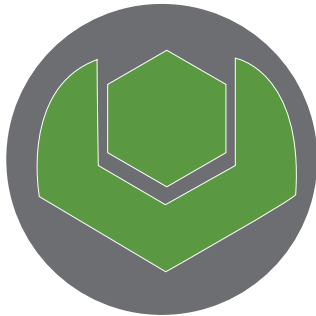
We advocate for **YOU** as the manufacturer!

We will help you to navigate & understand how proposed/passed legislation can impact your company.



PROGRAMS & SERVICES

- Health, dental, & supplemental insurance
- Benefits administration
- HR & payroll services
- P&C insurance
- Tuition discounts
- Promotion & marketing



INSURANCE BENEFITS

Benefits are a big factor in employee retention. They can also be one of the largest costs to the bottom line. With KAM's exclusive healthcare you can actually offer more while paying less to do so.

Q. What is the KAM Association Health Plan?

A. This health plan is a fully-insured major medical health insurance program with Anthem Blue Cross and Blue Shield as the program underwriter. We use **Anthem's Blue Access Network**, so your employees will have access to one of the largest networks of doctors, hospitals, pharmacies, and other healthcare providers in the nation. We offer 19 plan designs with deductibles for employees varying from \$250 to \$5000. We offer very diverse options that include PPO, HRA, and HSA plans. All plan designs include all essential health benefits.

Q. What does this Health Insurance Program offer that others don't?

A. Essentially, it offers you plans that have a lower base price but require medical underwriting for final pricing. This program allows smaller manufacturers to bind together with other manufacturers to have large group offerings and have more buying power for the small group market. Employers with employees ranging from 2-99 will see significant savings.

A Little More Detail About the KAM Plan...

The KAM health plan was created to exclusively cater to manufacturers that are in the state of Kentucky. The KAM association allows you as a small manufacturing business to purchase health insurance through a bonafide association plan. This allows the combination of multiple employers to combine for purchasing power. The primary difference you will find in our plan through Anthem is that it allows medical underwriting for groups with less than 50 employees. By combining your group with multiple other groups, we have base (or starting) rates that are as much as 54.7% below the comparable plan through the small group health insurance carriers in Kentucky (Based upon a 10 life manufacturer in Louisville, KY with an effective date of 9/1/17).



KAM offers your employees affordable, quality health plans designed just for Kentucky manufacturers. Anthem's full suite of Affordable Care Act (ACA)-compliant health plans include:

- A large network of doctors and hospitals across Kentucky and coverage worldwide.
- Digital tools and resources to help your employees manage their own care and make informed decisions.
- Health and wellness programs to support employee health.
- KAM benefits just for KAM members.

Through your KAM membership, you'll get the advantages of a large group health plan that's simple to administer and offers valuable benefits including:

- Savings on BlueAccess PPO Lumenos® consumer-driven health plans.
- Competitive association pricing
- Unique products offered to association members through our large group plan sponsorship.