



## The Centre on Philanthropy

### **Nonprofits Benefits Alliance Member Requirements**

The tenants of Charities House formed the Nonprofits Benefits Alliance (the Alliance). All tenants of Charities House are members and are the overall managers of the Alliance. The Centre on Philanthropy acts as administrator and contact point for the chosen benefits provider to the Alliance. The current provider is Colonial. The tenants of Charities House decided to expand the Alliance by extending membership benefits to non-profit members of The Centre on Philanthropy. In order to qualify to participate in the Alliance you must meet the following requirements.

1. Must be a current paid up member of The Centre on Philanthropy.
2. Must be a Bermuda Registered Charity in good standing (i.e. all requirements imposed on Registered Charities by the Charities Act must be current and in compliance).
3. Insured must be under the age of 65, employed directly by the Charity and either be a full time (working at least 30 hours per week) or a part-time (working at least 20 hours a week) employee (proof of employment may be required). Contract workers may be considered for coverage.
4. The Charity must enroll in the Health Alliance for a period of three years (the Alliance's relationship with Colonial will be reviewed every year. Should a change of provider be deemed necessary, the members of the Alliance will be notified within 60 days of any change).
5. Colonial will invoice each member of Alliance separately. All premiums must be paid within 30 days of the premium due date. Failure to do so could result in suspension from the Alliance.
6. Enrollment for new organisation members will occur periodically. As we learn the extent of interest in the plan, we may restrict enrollment to certain periods. We will notify members if we are required to do so. New employee members may be added at any time by completing an enrollment card and submitting it to the insurance provider for the Alliance.

Members of the Alliance can elect to participate in any one of the following elements of the programme offered by the insurance provider:

- Medical Insurance (includes comprehensive medical, comprehensive or basic dental, and optical coverage). This coverage also includes a \$50,000 term life insurance policy for each employed member.
- Disability
- Business Insurance (e.g. fire, general liability, theft, business interruption, workers compensation, vehicle). Discounted rates will be provided.
- Pension Plans (Automatically provides \$25,000 Accidental Death and Dismemberment Benefit.

All Alliance members will be eligible for additional benefits of:

- Preferred rates on Personal Lines Insurance and personal investment products.

Colonial will issue a special card to indicate to other areas of the Group that you are eligible to receive these benefits.

The terms and conditions of the Nonprofits Health Alliance are subject to change. Changes will be communicated to members by email, mail, or fax.

All insurance covers are subject to Colonial's standard underwriting and acceptance practices.

Contact persons at Colonial are;

| <b>Department</b>   | <b>Name</b>                    | <b>Telephone #</b>   | <b>Email Address</b>                    |
|---------------------|--------------------------------|----------------------|---|
| Pensions            | Neville Tyrrell                | 278.2944             | nevillet@colonial.bm                    |
| Medical             | Lisa Blackburn<br>Barry Catmur | 278.2937<br>278.2928 | lisab@colonial.bm<br>barryc@colonial.bm |
| Property & Casualty | Tom Ray                        | 278.2977             | tomr@colonial.bm                        |