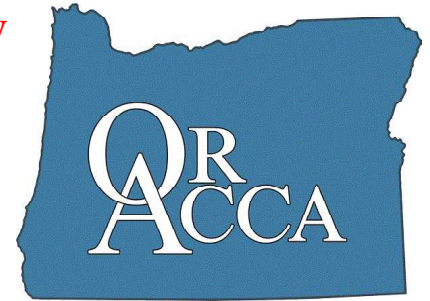




INTRODUCING A NEW ORACCA MEMBER BENEFIT FOR WASHINGTON HVAC/R CONTRACTORS



ORACCA is proud to announce an additional member benefit to help HVAC contractors with the rising costs of doing business.

Many HVAC companies in Oregon have long enjoyed the ability to participate in our medical coverage programs. This same benefit is now available for contractors to utilize in the Southwest Washington area.

The BIAW program has several advantages for companies in Washington.

- ◆ Blue Cross Blue Shield PPO Network which has very broad coverage.
- ◆ Association pooled pricing which is highly competitive with small group rates and large group rates in many instances.
- ◆ Stable, lower than market renewals in most cases.
- ◆ Concierge customer service
- ◆ Value-Added Services
 - COBRA Administration.
 - Mineral HR & Compliance
 - Lincoln Life & AD & D 25K
 - Lincoln Voluntary Life Options
 - First Choice Employee Assistance Program (EAP)



Many companies have found the savings more than covers the cost of ORACCA membership.

So, take a few minutes and contact our Associate member company, LaPorte and Associates to see how this program can cut your operating costs for coverage going forward. To determine if this benefit is a fit for your company [contact Lyndsay Kooistra at 901-404-3574](mailto:dan@oracca.org).

See the brochure on page 2 for further details on this exciting new member benefit.

Not a member? We'd love to serve you, too.

For additional information visit www.oracca.org or call 360-834-3805. Email dan@oracca.org

ORACCA Member Benefit for those HVAC/R Contractors located in SW Washington



Market Update

The 2024-25 employee benefits renewal cycle is upon us and proving one of the most challenging in recent history. Nearly all major insurers have filed significant rate increases for their 2025 community based rates.

Many ORACCA member companies have expressed concern over requested increases and are looking for solutions to maintain competitive benefits and improve the bottom line.

BIAW HEALTH SOLUTION

- ✓ Industry Leading Benefit Designs
- ✓ Pooled Pricing = 10-15% Premium Savings
- ✓ Best In Class Blue Card PPO Networks
- ✓ Value Added Services = Additional Savings
- ✓ Concierge Level Service



Call Lyndsay to learn more



LAPORTE
Insurance | Bonds | Benefits

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