



Benefits To WRLA Member:

- ♦ All Administration handled internally at STRATA, Individual has access to personal assistance from dedicated STRATA administrator
- ♦ Individual has choice of Carrier for Health & Dental and/or Travel Health
- ♦ Direct contact between Insurance Carrier and Individual for Renewal
- ♦ Premiums 100% paid by Individual
- ♦ Reduce liability by shifting to Insurance Carriers
- ♦ Health Spending Account or Private Health Services Plan can reimburse Individual for premiums paid into *Emerge* plan as well as eligible expenses in excess of chosen *Emerge* plan coverage

Benefits To Employee Leaving or Without Group Plan:

Health & Dental Plans

- ♦ All-Inclusive: multiple comprehensive plan levels for individual preference
- ♦ Customized: Base Plans with Options for each individual medical need
- ♦ No Medical Evidence Required*
- ♦ Option to change plan level with existing Carrier at each Renewal

Travel Health Plans

- ♦ Annual Multi-Trip and Single Trip Plans
- ♦ Top-Up plans for existing coverage
- ♦ Specialty Products

*if applied for within specified timeframe

For more information on how you can promote the Emerge program to your retiring employees, contact Karley Middleton at 1-866-996-7477

