



February 10, 2015

Dear Missouri Golf Association Members:

I am pleased to announce that Missouri Golf Association has partnered with Principal to offer you voluntary products such as **Life, Dental and Vision** at a pre-negotiated cost. This partnership will allow both large and small association members to access voluntary products quickly and easily without having to obtain quotes and go through underwriting. Principal has also given all members that participate, a **one-time offer of \$60,000** in Employee Voluntary Life benefits with **no health questions**. Below are some of the features the plans provide.

- **Dental** – No Waiting Periods
 - Tiered coverage - Preventative, Basic, & Major (No deductible for Preventative Services)
 - Maximum Accumulation Plan allowing a portion of unused benefits to carry over
- **Life** – Rates based on age
 - **Guarantee Issue** up to \$60,000 employee benefit (up to age 70)
 - Up to \$20,000 for Spouse (up to age 70) and up to \$10,000 for Child (over 14 days old)
 - Accidental Death and Dismemberment also available
- **Vision** – Employee Monthly Rate of \$8.64
 - Exams - \$10 copay every 12 months
 - Glasses - \$25 copay with \$150 frame allowance
 - Elective contacts – up to \$60 copay for exams and fitting
 - Additional savings available for Sunglasses and Laser Vision Correction

Missouri Golf Association has also secured an advisor to offer its members competitive **Property and Casualty Insurance** packages designed specifically for our industry. Below are just some of the coverages members have to choose from:

- Workers Compensation, General Liability, Liquor Liability, Employee Benefits Liability, Commercial Auto Liability, Directors & Officers Liability...
- Medical Payments for injuries to members or guests
- Pollution Liability including herbicide and pesticide applicators
- Property Coverage for clubhouse, pro shop, maintenance buildings, and more
- Property Coverage for the entire golf course - trees, plants, shrubs, greens, tees, fairways, sand traps...

The Missouri Golf Association, with its MGA Benefit and Property & Casualty Advisors, will be working together to offer members a broad range of benefit and insurance programs. Please contact Leslie Verslues or Christie Landwehr regarding Principal programs or **health insurance** quotes and Kelley Ogletree regarding your property and casualty insurance needs. You may also contact MGA for additional details.

Scott Hovis
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Missouri Golf Association



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