

The Community Bankers Association of Georgia (CBA) is excited to announce a new offering under CBA Wellness Solutions. CBA has officially partnered with <u>UnitedHealthcare</u> to offer CBA members and partner firms access to the largest health insurance network in the country. Additionally, the partnership both UnitedHealthcare and CBA have with <u>Captive Solutions & Options</u> (CS&O) will provide premium stability with the possibility to receive annual performance dividends.

Quote from CBA:

"Upon my arrival in Georgia back nearly five years ago, CBA member banks and partner firms expressed concerns about the limited and costly health insurance solutions available. As a result of the partnership with UnitedHealthcare, CBA members will now have access to the largest and most comprehensive health insurance network in the country. Additionally, CBA's existing alliance with CS&O Captives will help our members maintain a reasonable cost structure. I am thrilled to be able to offer this solution to our members." John A. McNair, Pres/CEO The Community Bankers Association of Georgia.

Quote from UHC:

"UnitedHealthcare is excited to collaborate with CBA to offer its members and partner firms quality health solutions that aim to make health care simpler and more cost-effective," said Michael Wahlstrom, vice president, UnitedHealthcare Key Accounts. "We are committed to identifying the right blend of health plan and network design, clinical strategies and employee engagement programs that work together to improve health outcomes and reduce costs, while also meeting the needs of employees and their families."

Quote from CS&O:

"CS&O is a huge believer in community banks and the crucial role they play in addressing the financial needs of individuals and small businesses. We also recognize that community banks are small businesses as well and are thrilled to help them stabilize health insurance costs and, just as importantly, put them in a position to "win" financially in both the short and long-term in ways most are not already leveraging. The benefits brought through the UnitedHealthcare collaboration certainly increases the opportunity for CBA and its member banks to optimize the benefits they deliver to their employees and ability to better serve local businesses and their broader economy." Robbie Burlas, Principal, Captive Solutions & Options.

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