

## New benefit for Chamber members

40,000 local businesses and 79 working Chambers of Commerce throughout Connecticut will soon be able to offer their employees and members an extensive portfolio of life and disability products, thanks to a new program developed by Anthem Life Insurance Company (Anthem Life) and its affiliate Anthem Blue Cross and Blue Shield in Connecticut.

"Anthem Life and Anthem Blue Cross and Blue Shield are proud to team up with the Chamber Insurance Trust in our launch of Chamber Life and Chamber Disability, which are competitive insurance products backed by one of the most trusted names in the industry – Anthem," said James Augur, vice president of sales, Anthem Blue Cross and Blue Shield in Connecticut. "With our new portfolio of products, purchasing life insurance for chamber members just became relatively convenient, easy

and affordable.

Employees can now protect their loved ones and gain peace of mind for less than what they spend on coffee each month."

Available January 1, 2009, the Chamber Life and Chamber Disability product, will enable approximately 40,000 local businesses and working Chambers of Commerce throughout the state to offer their employees and members Anthem Life and Disability products.

Protect those that matter most – your employees

According to the Life Insurance Marketing Research Association (LIMRA), both large and small group employers agree that life insurance coverage is the most important non-medical benefit to offer employees.

"Life insurance may be one of the most important purchases you'll ever make. In the event of a tragedy, life insurance proceeds can help pay the bills, continue a

family business, finance future needs like your children's education and much more," said John Leone, Jr., president of the Chamber Leadership Council. "A competitive benefits portfolio that protects a Chamber member's employees against the financial consequences of death or disability is crucial to financial security. Anthem Life delivers exactly the kind of product we are proud to offer our members."

Disability is behind nearly half of all mortgage foreclosures, according to the Housing and Home Finance Agency of the United States, but disability insurance has not been a high priority for most workers because many assume they're already covered through Social Security, state-mandated workers compensation or employer-provided group plans. LIMRA International reports that Social Security rejects nearly 70 percent of initial disability applications.

"Disability can mean reduced productivity for

organizations and income loss for their employees. Disability insurance can help provide financial security for disabled employees to help bridge the gap by offering some income replacement," continued Augur. "Launching Chamber Life and Chamber Disability is important to Anthem Life and Anthem Blue Cross and Blue Shield in their efforts to help protect businesses and employees against the financial consequences of disability."

Life and disability products are underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. The Chamber Life and Chamber Disability portfolio includes life, accidental death & dismemberment, short-term disability, long-term disability and voluntary products.

For more information, call 203-795-9756 or visit [www.citrust.com](http://www.citrust.com)



## Olympian honored

The Greater Bristol Chamber of Commerce held its annual Breakfast of Champions on Nov. 26. From the left are Jack Hines, First Bristol Federal Credit Union; Michelle Guerette, 2008 Olympian; Tony Mattioli, Valley Bank; John Leone, past president of the Bristol Chamber of Commerce; Mike Nicastro, president of the Bristol Chamber of Commerce.



## Senator special guest

U.S. Christopher Dodd was on hand at the Central Connecticut Chambers of Commerce for its Eggs and Issues Breakfast.

# Your Community, Your Credit Union!

**FIRST BRISTOL**  
FEDERAL CREDIT UNION  
*Serving Members Since 1935*

25 North St. & 902 Stafford Ave., Bristol, CT 06010

860-584-0956 [www.firstbristol.org](http://www.firstbristol.org)



## Open To All Bristol Residents!

- ◆ **Savings Accounts**
- ◆ **Checking Accounts**
- ◆ **Certificate Accounts**
- ◆ **Safe Deposit Boxes**
- ◆ **ATM Check Cards**
- ◆ **Electronic Services**  
Home Banking - MyBillPay - e-Statements
- ◆ **Auto Loans**
- ◆ **Motorcycle Loans**
- ◆ **Personal Loans**
- ◆ **1st & 2nd Mortgages**
- ◆ **HELOC**
- ◆ **Reverse Mortgages**

◆ **Plus So Much More!**



**NCUA**

If you live, work, worship or go to school in Bristol you are eligible to become a member of the Credit Union. A deposit of \$5.00 into a Share Savings account is required to become a member

