

OUR CONTACTS

WESTERN NEW PROVIDENCE ASSOCIATION

P. O. Box N-4820
Old Fort Bay Plaza
Nassau, The Bahamas
Telephone: 242-362-7261
Email: hello@wnpabahamas.com
Website: www.wnpa.org.bs



BROKERS

Sunshine Insurance Agents & Brokers Ltd.
Shirley Street
Nassau Bahamas
Telephone: 242-502-6500

Woodside Insurance Brokerage Limited
61 Miller House, Collins Avenue
Nassau , The Bahamas
Telephone: 242-322-3066

INSURER

CG Atlantic
Atlantic House 2nd Terrace & Collins Avenue
Nassau, The Bahamas
Telephone: 242-326-8191

OUR EMPLOYEES...

OUR GREATEST ASSET

Start enjoying your membership privileges today!



EST | 2018

WESTERN NEW PROVIDENCE ASSOCIATION (WNPA)

MEMBER COMPANY'S EMPLOYEE BENEFITS PROGRAM

This brochure provides WNPA Member Companies and their valued employees with a brief summary of WNPA's group medical insurance program, optional add-on benefits and, the basic steps required for enrollment.

Sunshine| Woodside

Appointed: **Insurance Brokers**
Sunshine | Woodside was formally appointed as the WNPA group medical insurance broker of record in April 2019. This is a co-broker arrangement comprised of Sunshine Insurance Agents & Brokers and Woodside Insurance Brokerage Ltd. Insurance Brokers & Benefit Consultants.

CG Atlantic

Appointed: **Insurance Company**
CG Atlantic is one of the Premier Health Insurance providers in The Bahamas and is recognized for its stability with its parent company; Colonial Group International, holding an AM Best A rating. Its relationship with international partners allow CG Atlantic card holders to seamlessly access medical care in the USA and the rest of the world.



"TAKE CARE OF YOUR EMPLOYEES AND THEY WILL TAKE CARE OF YOUR BUSINESS. HEALTHY, ENGAGED EMPLOYEES ARE YOUR KEY COMPETITIVE ADVANTAGE."

"smile a little broader today!"





WESTERN NEW PROVIDENCE ASSOCIATION

OUR VISION
The Western New Providence Association aims to be a prime pillar within the Western New Providence area; promoting a vibrant, prosperous business community.

OUR MISSION
To be the Business Association of the Western New Providence area. Dedicated to strengthening our member businesses, in order to stimulate their growth; by providing the resources and services needed to bridge the gap.



"SUCCESSFUL COMPANIES VALUE THEIR EMPLOYEES BY PROVIDING THEM WITH QUALITY HEALTH CARE TO PROTECT AGAINST LIFE'S UNCERTAINTIES"

WNPA HEALTH PLAN I

CG ATLANTIC ALT 1 MODIFIED

Lifetime Maximum		\$2,000,000
Congenital Abnormality		\$1,000,000
Organ Transplant		\$500,000
Aids/HIV Related		\$500,000
Deductible	Individual	Family
	\$500	\$1,500
Out of Pocket	\$5,000	\$15,000
CO Insurance		80%/20%
Emergency Room	Doctors Hosp	PMH
	\$100 co pay	80%/20% co pay
Preventative Care		\$600
Primary Care		\$40
Specialist Care		\$50 co pay
Prescription Drugs		80%/20% no ded
Maternity		
Normal Delivery		80% up to \$7,000
C-Section		80% up to \$10,000
Complications * treated as any other illness		
Hospital Room & Board	\$250 co pay	100%
Outpatient Surgery	\$200 co pay	80% /20%
Air Ambulance		100% unlimited no ded
Repatriation		\$10,000

WNPA HEALTH PLAN II

CG ATLANTIC PROVIDENT MODIFIED

Lifetime Maximum		\$2,000,000
Congenital Abnormality		\$250,000
Organ Transplant		\$250,000
Aids/HIV Related		\$50,000
Deductible	Individual	Family
	\$500	\$1,500
Out of Pocket	\$5,000	\$15,000
CO Insurance		80%/20%
Emergency Room	Doctors Hosp	PMH no ded
	80%/20%	80%/20% after ded
Preventative Care * 3 mth waiting period		\$600
Primary Care		\$40 co pay
Specialist Care * 3 mth waiting period		\$50 co pay
Prescription Drugs		60%/40% premium
		80%/20% generic no ded
Maternity		
Normal Delivery		\$4,000 annual after ded
Hospital Room & Board	70% after ded	100% no ded
Outpatient Surgery		80% /20% after ded
Air Ambulance		\$15,000 annually no ded
Repatriation		\$5,000

MEMBER COMPANY'S

EMPLOYEE BENEFITS PROGRAM

ACTIVE + RETIRED EMPLOYEES

CORE BENEFITS

- Medical Insurance
- Employee Life Insurance
- Dependent Life Insurance
- Accidental Death & Dismemberment

OPTIONAL BENEFITS

- Dental Insurance
- Vision Insurance
- Critical Illness Insurance



ADDED VALUE BENEFITS

- Members Discounts at various local vendors (coming soon)
- Disease Management Program
- Virgin Pulse Wellness Program with 5% Fitbit Device Discount



ELIGIBILITY

- Employee works 30+ hours weekly (full time)
- Employee is a Bahamian Resident, or work permit holder
- Dependents coverage is available
- Retiree Coverage is available, subject to employer approval

ENROLLMENT

- Contact your Employer's Plan Administrator
- Online enrollment, email address required
- Local bank account required