

**OUR CONTACTS**

**WESTERN NEW PROVIDENCE ASSOCIATION**

P. O. Box N-4820  
Old Fort Bay Plaza  
Nassau, The Bahamas  
**Telephone:** 242-362-7261  
**Email:** info@wnpa.org.bs  
**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



**"smile a little broader today!"**

The WNPA established in the year 2018, has a multi-functional Board of Directors. It's objective is to provide Member Companies and their employees with certain privileges. WNPA recognizes that strength in numbers can easily add tangible value for its members.

**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."

**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.



# 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.

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.

**OUR MISSION**



**"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
CO Insurance		80%/20%
Emergency Room	Doctors Hosp	PMH
	\$100 <b>co pay</b>	80%/20% <b>co pay</b>
Preventative Care		\$500
Primary Care		\$40
Specialist Care		\$50 <b>co pay</b>
Prescription Drugs		80%/20% <b>no ded</b>
Maternity		
Normal Delivery		80% up to \$7,000
C-Section		80% up to \$10,000
Complications * <b>treated as any other illness</b>		
Hospital Room & Board	\$250 <b>co pay</b>	100%
Outpatient Surgery	\$200 <b>co pay</b>	80% /20%
Air Ambulance		100% <b>unlimited   no ded</b>
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
CO Insurance		80%/20%
Emergency Room	Doctors Hosp	PMH <b>no ded</b>
	80%/20%	80%/20% <b>after ded</b>
Preventative Care * <b>3 mth waiting period</b>		\$300
Primary Care		\$40 <b>co pay</b>
Specialist Care * <b>3 mth waiting period</b>		\$50 <b>co pay</b>
Prescription Drugs		60%/40% <b>premium</b>
		80%/20% <b>generic   no ded</b>
Maternity		
Normal Delivery		\$4,000 <b>annual after ded</b>
Hospital Room & Board	70% after ded	100% <b>no ded</b>
Outpatient Surgery		80% /20% <b>after ded</b>
Air Ambulance		\$15,000 <b>annually   no ded</b>
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