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President's message: RIBA offers best available insurance

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Turn on the news lately and controversies about health care and insurance will be front and center. Well, the Rhode Island Builders Association is already out in front when it comes to the best available insurance offerings for you and your employees.

Regarding health insurance, the open enrollment period for our health plans is now going on, and will last until November 1st. Joyce Therrien, our health insurance coordinator, will be happy to sit down with you and craft a plan that's practical and cost effective for you and/or your employees.

RIBA offers Blue Cross/Blue Shield products with a variety of deductible and co-payment options. These include health savings and reimbursement accounts with lower premiums. Many members are looking into the higher deductible plans, which can result in premium savings greater than the deductible. Dental insurance is also available with two levels of coverage.

Workers' compensation

Another big expense for nearly all businesses is workers' compensation coverage. RIBA is thinking creatively on that front too. The story on page 2 of this issue will cue you in on what we are working on. It's a sweeping program that will provide not only workers' compensation insurance at the best possible price, but also programs to help improve safety in your workplace.

It's already workers' compensation renewal time for many of you, and I urge you to have your agent renew your policy through the Renaissance Group, which administers RIBA's endorsed insurance program.

We all owe our thanks to Ken Jones of Ken Jones Construction, who heads our workers' compensation committee and who has worked tirelessly to get this program going.

We're working hard for you! Take a look at our health and workers' compensation insurance programs. Call Joyce Therrien at the RIBA office, (401) 438-7400.

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