




 **The Forza
Insurance Group**
Custom benefit plans built through relationships

 **UFCW**
a **VOICE** for working America

Welcome



The Forza Leadership Team



How Can We Help You?



The team at Forza Insurance is dedicated to continually improving and delivering new solutions to the UFCW, giving you comfort and confidence in bringing your needs to us.

Forza shares the UFCW values and we strive to exceed your expectations.

Thank you for trusting us to bring the best to you and your members.





CLAIMS PAID OUT: Five-year snapshot

To date, Forza has enrolled over 65,000 UFCW Members and their dependents, one member at a time.

PAID CLAIMS ACROSS ALL INSURANCE PARTNERS

On & Off the Job Accident	\$398,180
Critical Illness with Cancer Protection	\$850,125
Short-Term Disability	\$4,456,343
Hospital Indemnity	\$176,550
Whole Life Insurance	\$817,021
Total Claims Paid	\$6,698,219



New Initiatives for 2025 through Forza's Proprietary Technology

- Direct Access Member Portal
- Employer or Union paid Group Life Insurance
- Group Long Term Disability
- Group Short Term Disability
- Group Accidental Death & Dismemberment
- Family Leave Administration & Compliance



Helping UFCW Locals with Bargaining

New FMLASource Partnership

Who We Are: Leave Administration Experts



Experienced

Flexible partner specializing in absence management and compliance with leave laws

Founded in 2000, with 25+ years of experience

Serving 5,700 customers, 6.5 million workers

Partner with 18 of the leading disability carriers

Part of ComPsych Corporation, a privately-held company that understands the connection between absence and productivity



Comprehensive

Holistic absence management programs specializing in:

- Federal FMLA, USERRA, state-related leaves, jury/witness duty
- Optional non-FMLA leave tracking (e.g., company medical and personal leave)
- ADA leave accommodations
- Paid Family Leave coordination and support
- ***Proprietary system***



Integrated

Provides fully-integrated well-being solutions that include absence, EAP, behavioral health, wellness, work-life and health advocacy services

In-house staff of experts in absence management, behavioral health, work-life, legal, financial and wellness

Clinical-first organization and the established leader in behavioral change

New FMLASource Partnership

Source Digital Experience



Easy-to-navigate dashboard highlighting action items and summary status



Members have easy access to tools that enable them to:

- Open a leave request
- Determine their current leave balance
- Submit and view completed documentation
- Update information online and request medical certificate to be provided to physician



Employer contacts can:

- “Work on behalf of” members (e.g. open a leave request, report intermittent time)
- Submit and view leave documentation
- View balances in real time
- Manage and update return to work activity
- Request accommodations coaching
- Generate reports



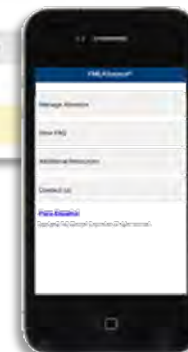
FAQs help members through process

The screenshot displays the FMLASource web interface. At the top, it says 'Hello, GeneDoe'. Below this, there are two main sections: 'Actions' and 'Employer Actions'. The 'Actions' section includes buttons for 'Request New Leave of Absence', 'Report Absences for Intermittent Leave', 'View Time', and 'Submit Documentation'. The 'Employer Actions' section includes buttons for 'View Case Activity' and 'Notes'. Below these, there is a 'Summary' section with tabs for 'Current Requests', 'Recently Closed Requests', and 'All Requests'. Under 'Current Requests', there are two sub-tabs: 'Leave Requests' and 'Workplace Accommodation Requests'. The 'Leave Requests' sub-tab is active, showing a table with columns: 'Id #', 'Reason', 'Date Created', and 'Summary Status'. The table contains two rows of data.

Id #	Reason	Date Created	Summary Status
2574640	Employee's Serious Health Condition	04/07/24	Requested
358725	Employee's Serious Health Condition	04/17/24	Requested

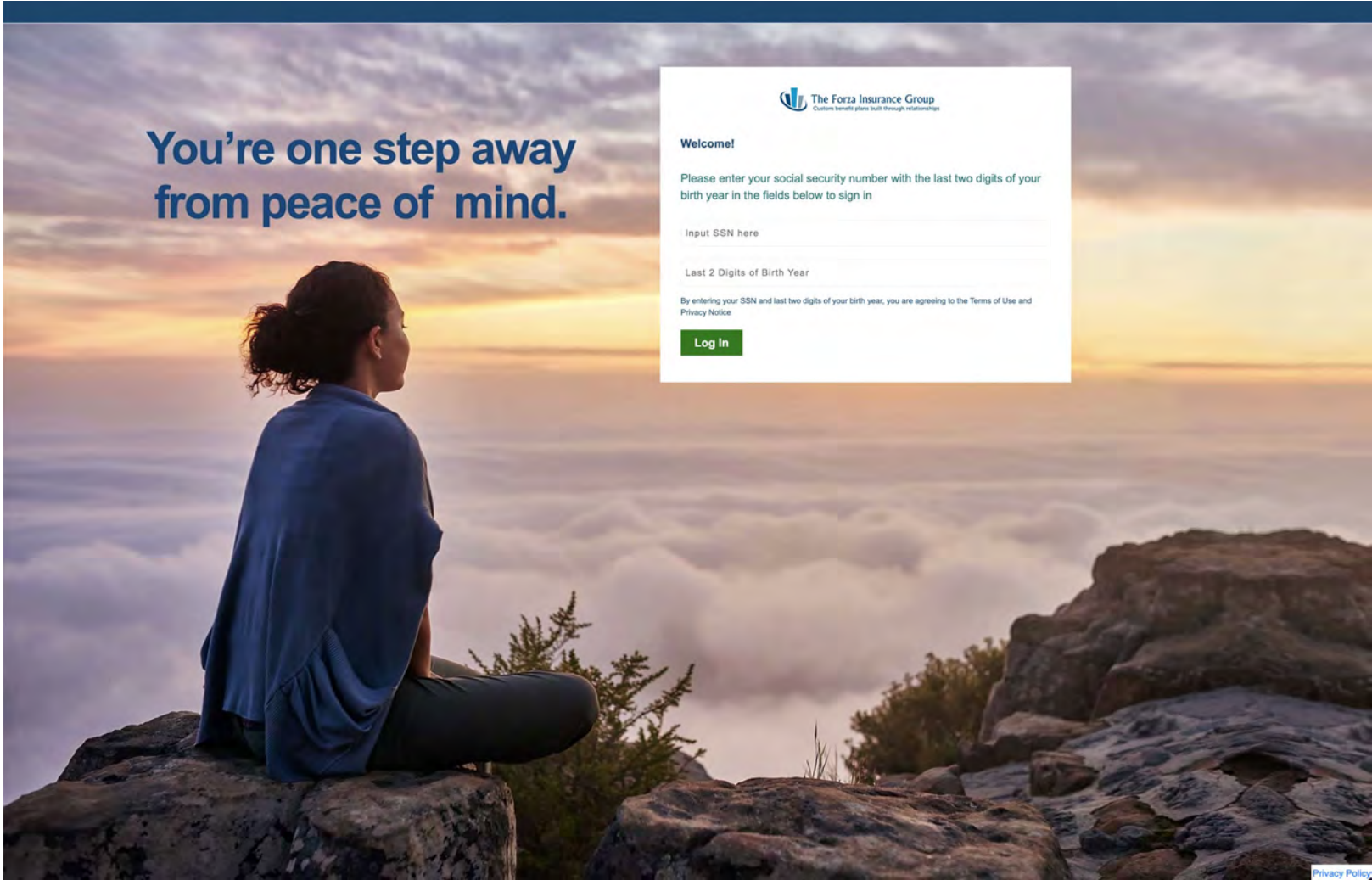


On-the-go access via online portal and mobile application

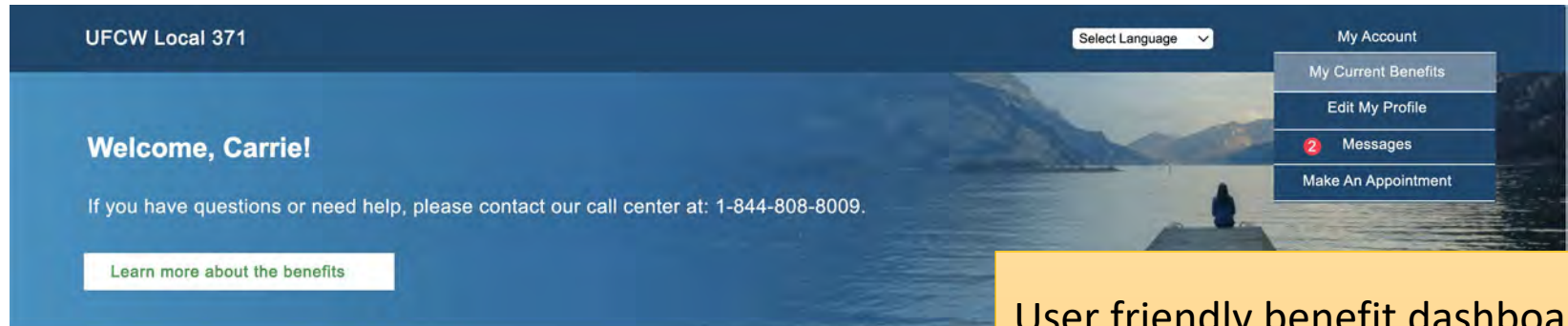




Direct Access Member Portal



Direct Access Member Portal



- User friendly benefit dashboard
- Learn more about benefits;
 - View benefit options;
 - View current benefits.

Supplemental Benefits recommended for you

Please verify your tobacco status.

☒ Tobacco ☐ Non-Tobacco

To enroll in these plans, check the checkboxes next to the plans you want, and then click the enroll button at the bottom of the page.

Plan Type	Plan Name	Plan Level	Benefit	Who's Covered	Weekly Premium	Enrollment Status	Effective Date
<input type="checkbox"/> Disability	Disability	? 7/7 6 month	\$5,000	Employee			
<input type="checkbox"/> Whole Life	Allstate Whole Life	? Allstate Whole Life	\$20,000	Employee	\$18.99	Not Enrolled	05/01/25
<input type="checkbox"/> Accident	Accident	? Accident Level 1		Employee	\$6.27	Not Enrolled	05/01/25
<input type="checkbox"/> Critical Illness	Critical Illness	? Plan 1	\$10,000	Employee	\$13.96	Not Enrolled	05/01/25
<input type="checkbox"/> Term Life	ManhattanLife Term Life	? 10 Year Duration	\$10,000	Employee	\$8.49	Not Enrolled	05/01/25
<input type="checkbox"/> Admin Fees	Admin Fees	? Admin Fees		Employee Only	\$0.40	Not Enrolled	05/01/25
Total Weekly Deduction					\$0.00		

☒ I agree to have the above premiums deducted from my paycheck on a weekly basis, and agree to terms and conditions of the policies for which I am applying.

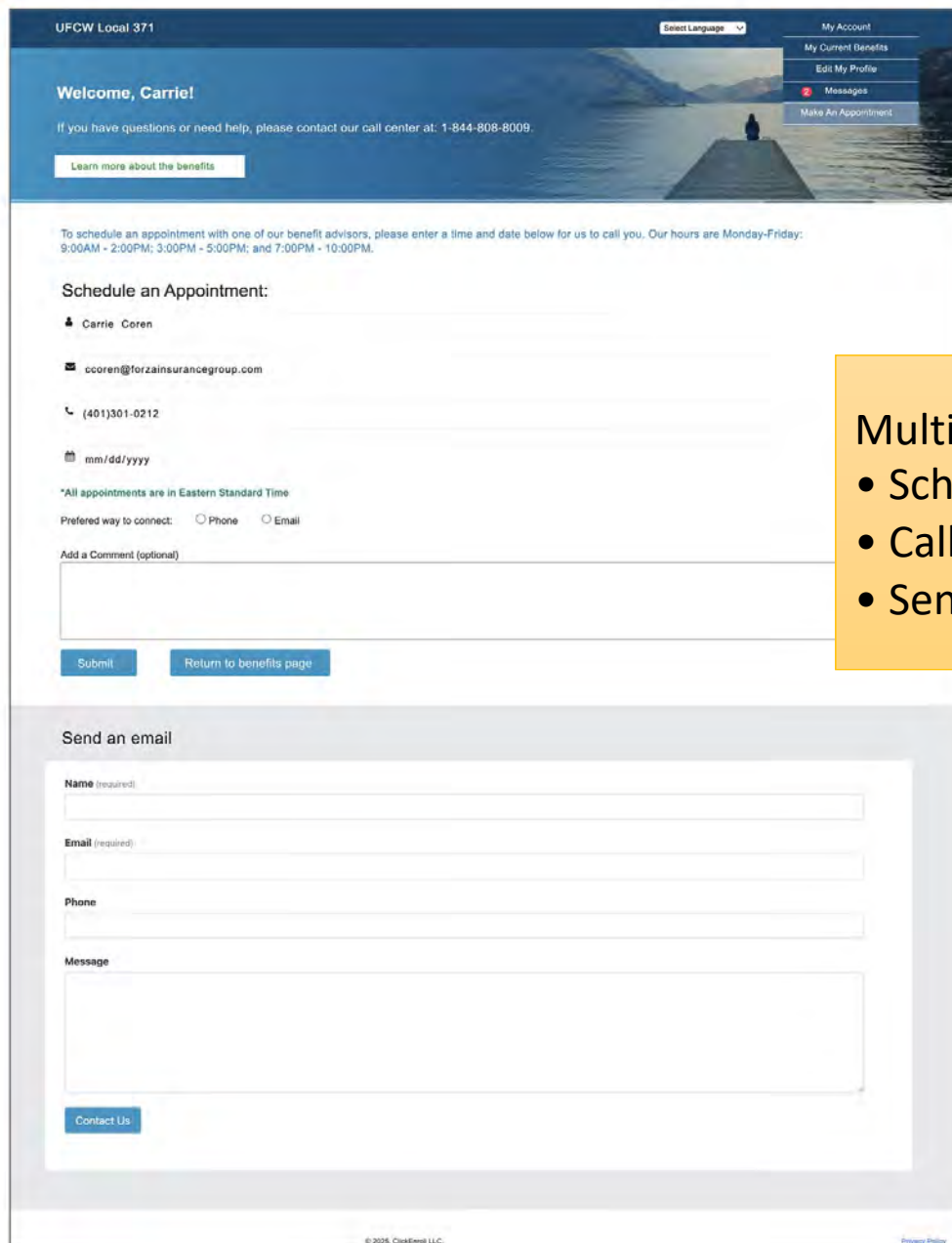
ENROLL

Supplemental Benefits you are currently enrolled in

Plan Type	Plan Name	Plan Level	Benefit	Who's Covered	Weekly Premium	Enrollment Status	Effective Date
Hospital Indemnity	Hospital Indemnity	? Package B		Employee	\$9.72	Not Enrolled	05/01/25

 Customer Service

Direct Access Member Portal



UFCW Local 371

Select Language

My Account

My Current Benefits

Edit My Profile

Messages

Make An Appointment


Welcome, Carrie!


If you have questions or need help, please contact our call center at: 1-844-808-8009.


[Learn more about the benefits](#)


To schedule an appointment with one of our benefit advisors, please enter a time and date below for us to call you. Our hours are Monday-Friday: 9:00AM - 2:00PM; 3:00PM - 5:00PM; and 7:00PM - 10:00PM.

Schedule an Appointment:

 Carrie Coren

 ccoren@forzainsurancegroup.com

 (401)301-0212

 mm/dd/yyyy

*All appointments are in Eastern Standard Time

Preferred way to connect: ☐ Phone ☐ Email

Add a Comment (optional)

Send an email

Name (required):

Email (required):

Phone:

Message:

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Multiple customer service options:

- Schedule an appt to speak with an agent;
- Call an agent;
- Send an email.



Direct Access Member Portal

UFCW Local 371

Select Language

My Account

- My Current Benefits
- Edit My Profile
- 2 Messages
- Make An Appointment

Welcome, Carrie!

Here is a place for you to check out messages from us. This includes recent benefit offerings you received through email or text messages. If you have any questions, please call us at 844-808-8009.

[Learn more about the benefits](#)


Message Center

☐ Select

Delete

Sort

<input type="checkbox"/>	Message from UFCW Local 371 Dear Valued Member, You requested to be notified when a quarterly meeting is upcoming. Please mark your calendar.	
<input type="checkbox"/>	Use your Life Insurance today! Did you know there are many ways to take advantage of your Life Insurance plan today? For example, you can draw	
<input type="checkbox"/>	Extended Enrollment Opportunity! Did you miss the recent in-person enrollment opportunity? No worries! You can enroll through this email and still get the	02/01/2025
<input type="checkbox"/>	Message from UFCW Local 371 Dear Valued Member, You requested to be notified when a quarterly meeting is upcoming. Please mark your calendar	01/26/2025
<input type="checkbox"/>	Benefit Advisors will be at your location next week! Great news! Benefit Advisors from The Forza Insurance Group will be visiting your location in next week.	01/18/2025

 Customer Service

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Privacy Policy

Message center with diverse communication capabilities!

ACE Technology

Forza's proprietary enrollment ecosystem designed to add advanced functionality at every stage of the benefit lifecycle.

1. Select

A cutting-edge benefit analysis tool that determines best in class benefit offerings to unions.

4. Enroll

Paperless, online enrollment simplifies the user experience.

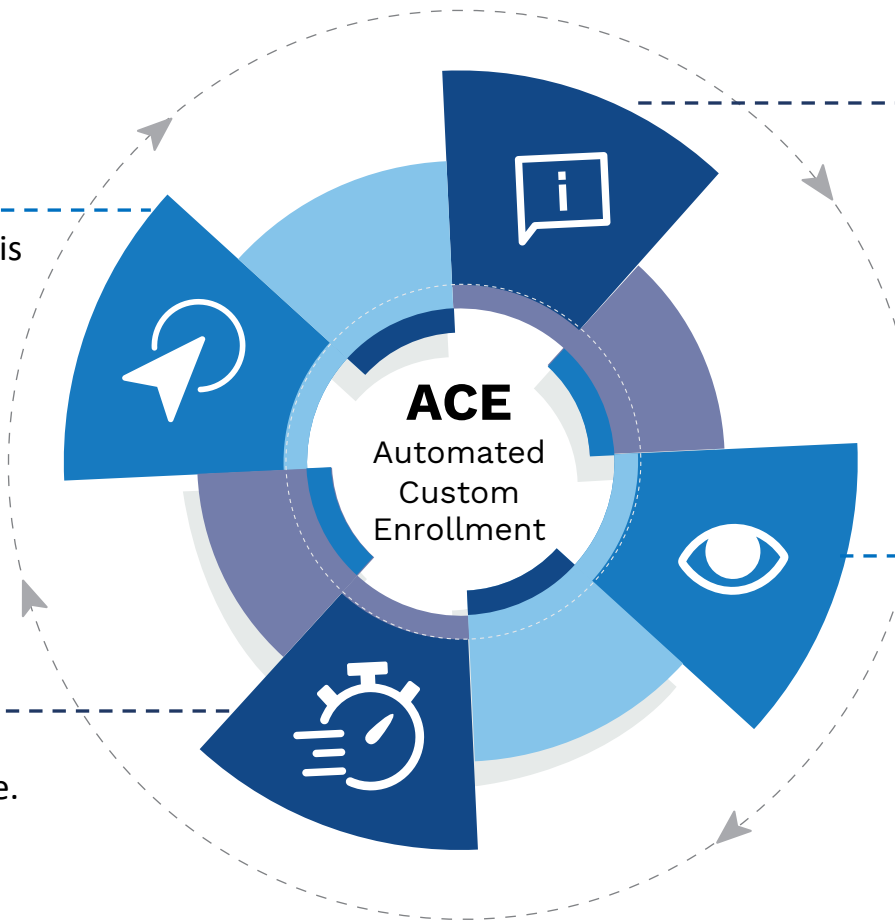
API technology delivers the policy to the member within minutes of enrollment.

2. Advise

Uses common sense algorithms to make benefit buying recommendations for members along with benefit gap recommendations for unions.

3. Educate and Engage

An innovative tool to create member connectivity and awareness through email, text, videos, automated voice messaging campaigns, and robust member portal.



This platform can also be utilized for

- Core Health Insurance and Group Insurance Enrollments •
- Collection and updating of the member data •

ACE Select Module

Using Forza's Proprietary ACE Select Evaluation RFP Technology and UFCW historical experience, Forza goes to market and sources best-in-class group benefits focusing on the following critical areas:



1. Insurance Company AM BEST rating
2. Benefit Plan Designs
3. Underwriting
4. Pricing
5. Claims Payment History & Claims Payment Turnaround Time

Select's cutting-edge benefit analysis technology provides brokers and carriers a competitive edge over larger competitors.

ACE Select Module



- The intuitive interface reduces case setup, and sends out the RFP with a single click.
- Proprietary algorithms interrogate the carrier replies to provide best in class results to the Brokers.
- Carriers use the Select module to proactively provide product information to brokers.
- Select's competitive analysis tool provides valuable feedback on how their RFP submissions stack up against the competition. *This unique benefit cannot be found anywhere else in the industry.*



VIEW BEST IN CLASS PRODUCTS

COMPARE

EXPORT AS XLS

Critical Illness

Manhattan Life

Wellfleet

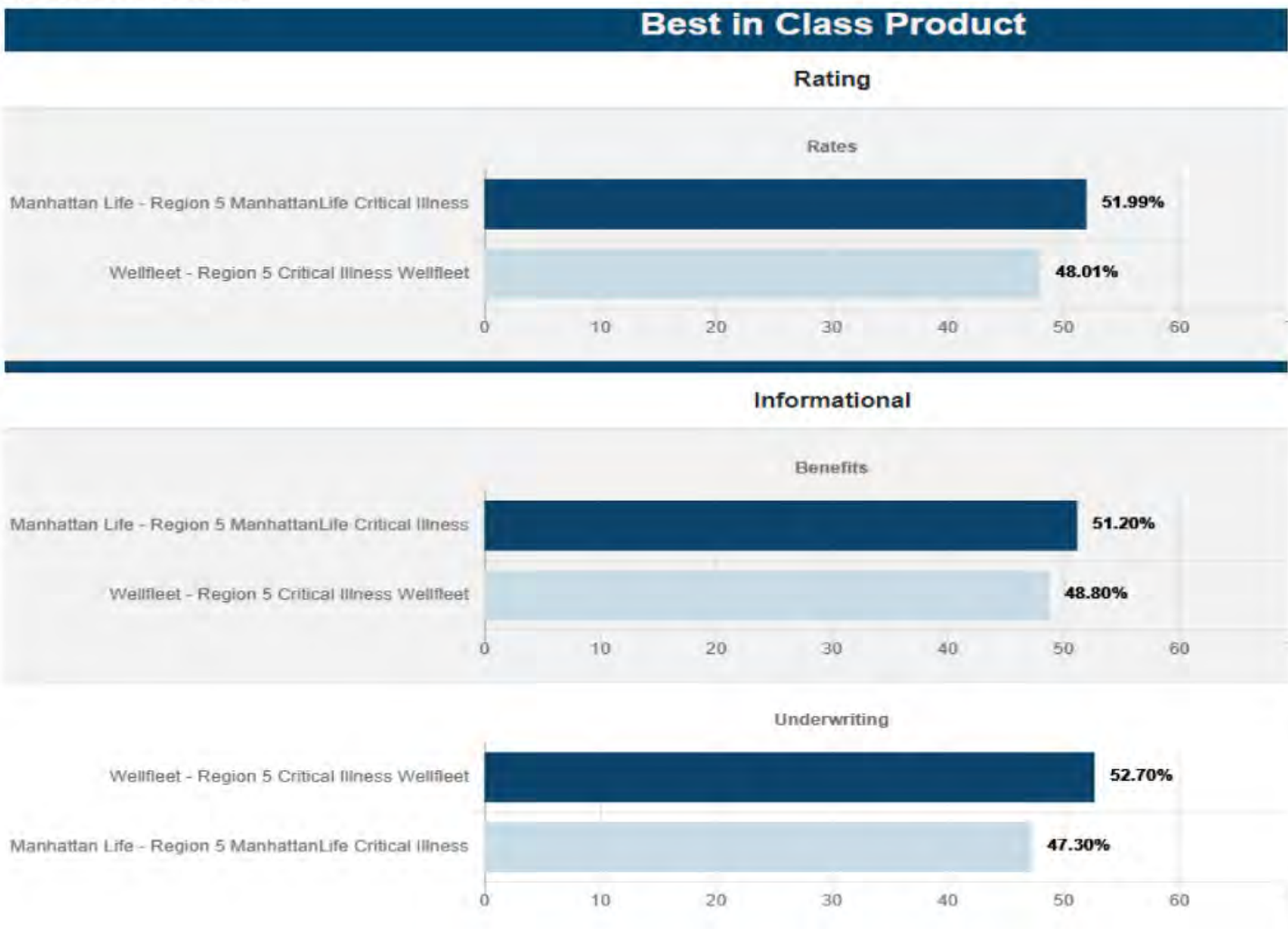
Benefits	<input type="checkbox"/> Region 5 ManhattanLife Critical Illness	<input type="checkbox"/> Region 5 Critical Illness Wellfleet
Issue Ages (Min-Max)	18-69	16-100
Does the policy cover Additional Occurrence (recurrence)?	Yes	Yes
Benign Brain Tumor %	100	100
Cancer %	100	100
Carcinoma In-Situ %	25	25
Coma %	100	100
End Stage Renal Failure %	100	100
Heart Attack %	100	100
Additional Occurrence of Different Illness %	100	100
Major Organ Transplant %	100	100
Multiple Sclerosis %	100	50
Occupational HIV %	100	100
Organ Failure %	100	100
Permanent Paralysis or Dismemberment %	100	100
Skin Cancer %	100	5
Stroke %	100	100
Wellness Benefit	Yes	Yes
Wellness Benefit Amount	50	50
Transplant %	100	100
Coronary Artery Bypass %	25	25
First Diagnosis of Internal Cancer or Malignant melanoma %	100	100
Loss of Sight, Speech, or Hearing %	100	100
Severe Burns %	100	100



Carriers can resubmit responses based on feedback from **Best-In-Class** Plan Comparison
Carrier Selection for Case Implementation

Product	Carrier	Quote Status	Approval	
Critical Illness	Manhattan Life	Responded	<input type="checkbox"/>	View Results
	Wellfleet	Responded	<input type="checkbox"/>	Best In Class
				Select Carrier

(Carrier Responses)





Bringing new ideas to Supplemental Benefits



 **The Forza
Insurance Group**
Custom benefit plans built through relationships