



Ocean Employee Benefits offers our clients an informed, ethical and creative view to employee benefits, as well as the capability to make sure that programs are compatible and consistent with company benefit and financial goals.

We provide a variety of services that will make it easy for your small business to secure all of the insurance plans you and your employees need, including health, dental, disability, life, and special health needs. We help you understand your health insurance plan options. Ocean Employee Benefits is your advocate to assist you with your program selection and guide you through the claims process.



Contact Ocean Employee Benefits Today!

(508) 265-5350
david@oceanemployeebenefits.com

Paying Too Much or Do You Need Help With Your Health Insurance?

The Fishermen's Alliance has arranged for Ocean Employee Benefits (OEB), in partnership with Health Services Administrators (HSA), to assist our members in reviewing plans and accessing quotes for health and dental coverage. At no cost to you, OEB will help you comparison shop for competitive insurance plans, while helping you to understand your options.

Your fishing business and your crew (self-employed or as an employee) will be connected with a dedicated HSA website for health and dental insurance. HSA, by being the largest group of small MA businesses, enables members to obtain competitive rates. Fishermen's Alliance industry members have exclusive access to these rates *without* paying HSA's yearly enrollment fee.

INSURANCE PARTNERSHIP ASSISTANCE

Premium assistance may be available from the Insurance Partnership, an innovative program from the Commonwealth of Massachusetts.

Call 800-399-8285 or go to:
www.insurancepartnership.org



Health and Dental Plan Analysis Available for the Cape Cod Commercial Fishermen's Alliance



Small Boats. Big Ideas.

Cape Cod Commercial Fishermen's Alliance
www.capecodfishermen.org
1566 Main Street • Chatham, MA 02633
Phone: (508) 945-2432 • Fax: (508) 945-0981
info@capecodfishermen.org



About Us

The Cape Cod Commercial Fishermen's Alliance Inc. is the largest commercial fishing group on Cape Cod, working with over 120 independent fishing businesses and more than 300 local fishing families. We are a nationally recognized, non-profit organization that works to develop and implement creative solutions that promote strong fishing businesses and healthy marine ecosystems. For more information, please visit our website: www.capecodfishermen.org

Started in 1991 by the local hook fishing fleet, the Alliance now works with all gear types & fisheries, including jig, benthic longline, gillnet, conch, lobster, and dayboat scallop fishermen.

We are taking action now to make sure there are fish for future generations.

Annual industry membership is \$500 for voting and \$100 for non-voting. In addition to having access to group insurance rates, members have access to the Cape Cod Fisheries Trust, trainings, regulatory representation, and policy updates.

Frequently Asked Questions?

Does the Health Insurance Analysis or quotes cost anything?

There are no costs to you to review your options. You will receive a no-cost evaluation of your current plans along with alternatives and recommendations.

How can you save me money?

You will receive a full listing of plans provided by a range of carriers with various plan designs and prices to compare. We will also use our expertise and experience to craft some innovative plan designs to help you reduce costs while maintaining a robust health insurance offering.

Are there any restrictions for participation?

All Alliance captains and crew in good standing are eligible. Ocean Employee Benefits works with self-employed and larger businesses. You are eligible for benefits even with pre-existing conditions.

What is the timeline for signing up?

There is no set enrollment period with this group plan; you can join any time during the year to access the current group rates. Rates may change in March of every year.

What carriers do you work with?

All of the leading local and national carriers for health and dental and other ancillary coverage. All health plans meet State requirements for minimum creditable standards.

Alliance Member Services

Full Range of Carriers

Medical, Dental, and other insurance coverage available.

Contact Ocean Employee Benefits

David Ten Eyck
Phone: (508) 265-5350

david@oceanemployeebenefits.com

Review Rate Options Online

<https://www.hsainsurance.com/Employer/Quote.aspx?AffCode=658>

Use SIC # 5146

Contact Your Dedicated HSA Service Representative

Experienced, professionally trained service representative.

Contact Debbie Foster from 8:30-5 M-F
Phone (781) 228-2125 • (781) 952-2025 Fax
dfoster@hsainsurance.com

Full Administrative Services

Enrollment, Billing, Plan Changes, Renewals, Plan Comparisons. Assistance with other coverage as needed.