



800 South Main Street, Suite 200, Canandaigua, NY 14424 • T 585-394-3620 • F 585-394-3649 • [www.newyorkwines.org](http://www.newyorkwines.org)

Dear Members:

In our continuing effort to bring value added services to our members, we are announcing a new and important enhancement for our membership. Voluntary employee benefits are those benefits paid for by the employee through the cooperation of the employer in making payroll deductions. This enhanced program is offered to all members and their employees at no additional cost.

As an associate member of the **New York Wine & Grape Foundation**, **Stork Insurance** has been insuring wineries across New York State for many years. A major area of concern for their clients has been the availability of low cost life & disability benefits without having to undergo lengthy medical requirements.

Stork Insurance has found a solution with the help of the **New York Wine & Grape Foundation**. Allstate Life Insurance Company of New York will underwrite the **New York Wine & Grape Foundation's Voluntary Benefits Program**. This program gives each employee the opportunity to help solve financial security issues for themselves and their families while offering sensible, affordable solutions based on their personal choice. **Stork Insurance** will be working with Century Enrollment & Benefit Services, LLC, an independent communication and enrollment firm who will conduct the benefit communication and individualized meetings, as well as implement and service those who wish to participate. The representatives of Century are professional benefit specialists who in no way pressure employees to participate in the program. All employees, whether interested or not in wage protection through portable life insurance or disability insurance, will come away from the consultation with a new understanding and appreciation of the many benefits provided to them by their employer.

I suggest that you take a closer look at the **New York Wine & Grape Foundation's Voluntary Benefits Program**. The following page contains an overview of coverage's available through this program. For additional product information, as well as printable product brochures and additional features of this valuable program, please visit [www.centuryadvisory.com](http://www.centuryadvisory.com) and look for the link under "Latest News". A representative of Century Enrollment & Benefit Services, LLC may be contacting you to schedule a time to visit your business and discuss with you how this new program could work for you and your employees. Please feel free to call Steve Stork from **Stork Insurance** at 800-933-2363 or contact Joe Cavallaro from Century at 585-615-5359 should you have an immediate question or concern.

Jim Trezise  
President





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**The products currently available through the New York Wine & Grape Association are:**

- **Term Life Insurance:** Because your employees work hard for you and their families, it makes sense to be sure they're financially protected – in life & death. Term Life gives them: Peace of mind that their family will be taken care of, with affordable insurance for their dollar.
- **Universal Life Insurance:** Universal Life helps assure your employees that money won't be their family's major worry when they are gone. And what's more, the policy can help them reach financial goals during their lifetime.
- **Disability Insurance:** If your employees can't work because of a sudden-illness or injury, they still are financially secure. Supplemental disability income eases the burden when paychecks stop. As your employees recover, disability insurance can help them: Have enough to cover bills, still support their families and protect their hard earned savings.
- **Cancer Insurance:** No one likes to think about getting cancer, but the facts say that it will affect 1 in 2 men and 1 in 3 women in their lifetime. While your employees may not be able to prevent the disease, they can help protect themselves from its costs. Cancer insurance can help them manage the high expenses of treatment, preserve their savings, protect their family from financial hardship and concentrate on getting well.
- **Accident Insurance:** An accident can wreak havoc on your employee's savings if they are not prepared. That's why there's accident insurance. It gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly.
- **Critical Illness Insurance:** A critical illness such as a heart attack, cancer, stroke or others can have a huge impact on your ability to work, in addition to expenses not covered by medical insurance. Critical Illness insurance pays a lump sum of money to the insured to supplement other sources and help pay for lost wages and additional expenses.

