





# Member Benefits Guide





## MEMBERS ONLY INSURANCE BENEFITS

### **Workers Compensation Insurance**

Members of the Building Industry Association of Central KY have the ability to join the Associated General Contractors – Self Insurers Fund (AGC-SIF), which provides the lowest published rates in the state of Kentucky. Just how much will you save? Contact one of our Insurance Providers today for more information.

The BIA Central KY is a sponsoring association for the Kentucky Associated General Contractors Self Insurer's Fund. The Kentucky AGC-SIF has been serving the construction industry for over 26 years, with over 4,900 members, \$42.1 million in dividends paid in the past ten years and the distinction of securing and maintaining an 'A.M.' Best rating of "A-".

Here is a sampling of our association workers compensation rates and a comparison to another popular Workers Comp. published rates.

Class	<b>Description</b>	AGC-SIF Rate	Others' Rates
5022	Masonry	\$5.52	\$7.34
5183	Plumbing	\$3.48	\$4.27
5190	Electrical	\$3.35	\$4.71
5437	Cabinets/Tr	im \$7.03	\$11.00
5445	Drywall	\$5.30	\$8.05
5474	Painting	\$8.30	\$7.85
5606	Superintende	ent \$1.72	\$1.46
5645	Carpentry	\$11.99	\$18.15

Taking an employer with three carpenters that earn \$15 an hour, your savings would be \$14,799.70!

#### **Health Insurance**

Logan Lavelle Hunt is pleased to work with the Home Builders Association of Kentucky as well as all of the local BIA / Home Builder chapters in the state. The HBAK officially endorsed Logan Lavelle Hunt Insurance Agency in 1984 as the Exclusive agency representative for the HBAK Health Insurance program. This program provides discounts on group health, life, disability, vision and dental insurance for companies that are HBAK mem-



bers. Logan Lavelle Hunt can also provide other insurance products such as Builders Risk, Liability, Business Auto, Equipment and Excess Liability insurance policies for members of the Association.

## MEMBERS ONLY FUEL & VEHICLE BENEFITS

### **SuperFleet Fuel Discount Program**

The SuperFleet Mastercard is a total fleet fuel management program designed to help fleet managers control costs and monitor vehicle performance. The SuperFleet Mastercard provides you with security and convenience to meet your specific fleet needs. *Save up to 5 cents per gallon!* 

#### **Key Program Advantages Include:**

- No Cost Program
- Competitive rebates on Fuel at Speedway Locations
- Customized, Detailed, Reporting and Billing
- Online and Card Level Security
- Reduced Accounting Expenses
- Tax Exempt Billing for Qualified Customers



#### **Purchase or Lease Cash Rebates**

### \$500 CASH ALLOWANCE



Between Chrysler, Dodge, FIAT®, Jeep® and Ram®, there's something for everyone. BIA members and their employees can combine a stackable \$500 cash allowance with most current retail incentives.

BIA Members can receive up to \$250/\$500/\$1000 towards the purchase or lease of most new GM vehicles.



GENERAL MOTORS FLEET

NAHB MEMBERS PRIVATE OFFER toward the purchas or lease of select GM vehicles 1.2.







### MEMBERS ONLY BENEFITS







**Amazon Business** - Create an Amazon Business account and gain access to the NAHB Amazon store which offers recommended products tailored to your industry's needs while unlocking additional business savings.

**Houzz** – Free access to the concierge service, instant approval into the Houzz Trade Program giving trade-only discounts up to 50% off, plus special discounts on local advertising.

**Lowe's** - Save 2% on your Lowe's Accounts Receivable (LAR) or Lowe's Business Accounts (LBA) purchases and free delivery on purchases over \$500. Save an additional 5% every day at the store when you mention the 5% at time of purchase and when using your LAR or LBA.

**UPS Savings Program & YRC Freight** - UPS discounts of up to 36% on a broad portfolio of shipping services. Savings of at least 70% on less-than-truckload shipments 150 lbs. or more with UPS Freight and YRC Freight.

**GEICO** - Exclusive NAHB discounts for members on auto insurance.

**2-10 Home Buyers Warranty** - Receive exclusive access to discounts on select products, including the Builder Backed Service Program and the systems and appliances warranty.

**TSYS** - Payment solutions with average savings of 16% per year. Web/mobile tools, credit card and eCheck processing and more. Free "Savings Analysis"

**Dell** - Up to 30% off on all Dell computers.

**ConstructionJobs.com** - NAHB offers a recruitment tool to all NAHB members in their search for new employees. NAHB members enjoy a 20% discount off standard rates.

Hertz - Up to 20% off on rental cars and FREE Gold Plus Rewards membership.

Avis - Up to 25% off car rental base rates and FREE Avis Preferred Service membership

Budget - Up to 25% off car rental base rates and FREE Budget Fastbreak

Office Depot – Save up to 80% in-store or online. Free shipping on orders of \$50 or more.

Omaha Steaks - Save 10%, in addition to any online specials.

FTD - 20% off floral arrangements and gifts



### IF YOU USE ANY OF THESE

PARTICIPATING MANUFACTURERS



























































































### THEN IT'S EASY TO PARTICIPATE!

- Register
- Submit a Rebate Claim
- Receive a Rebate Check

THE AVERAGE REBATE PER BUILDER/REMODELER COMPANY WHO PARTICIPATED IN 2017 WAS

\$1,169.69!



# MEMBERS ONLY BENEFITS

### **Networking/Lead Development**

Through sharing common goals and interests, members of the HBAL develop friendships and mutually beneficial business relationships. From our Member Mingles and golf outings to monthly committee and council meetings, members have the opportunity to make contacts and grow professionally with fellow members in a variety of settings.



### **Continuing Education**

We believe quality education is crucial to any professional's success. The BIA offers a host of in-house educational seminars throughout the year to aid in understanding a variety of aspects of the industry. These classes range from sales and marketing topics to OSHA and other safety courses.

### **Legislative Voice**

On the local, state and national levels, the BIA along with the Home Builders Association of Kentucky (HBAK) and the National Association of Home Builders (NAHB) are the collective voice of the residential building industry. We are active politically to insure our government leaders understand the impact of the housing industry on the greater economy. Locally, the Government Affairs committee helps members respond to potential political challenges by monitoring local government regulations/legislation that affects housing and small business. The committee arranges periodic roundtables with local government officials, city staff, and political candidates to discuss the Association's stance on pertinent issues.

#### Marketing

The BIA annually hosts a Grand Tour of Homes, Tour of Remodeled Homes, the Midwest Residential Energy Conference (partnered with RES-NET), as well as the Central KY Home Expo . Sporadically, the BIA produces a

Showcase of Luxury Homes, a Parade of Homes and other notable events. Each event is surrounded by targeted marketing and advertising efforts to our members, the public and news media. Sponsorships and advertising opportunities in plan books, brochures, etc. are offered exclusively to members.





### MEMBERS ONLY

### **MONEY SAVING CONTRACTS & WARRANTIES**

### **One Year Limited Homeowners Warranty**

All new homes go through a period of settlement and as the seasons change, periods of expansion or contraction will occur. As a result, the home will experience minor material changes which are unavoidable and consid-

ered normal. The BIA One Year Limited Homeowners Warranty is available for all Builders and Remodeler Members to issue to their clients, offering peace of mind for both the Member and the client.



### Contracts / Construction & Purchase Agreement / Sub-Contractor Agreement

Avoid the expense of creating contracts for your clients. The BIA Professional Standards Committee, in partnership with legal counsel, has already done the heavy lifting for you. Various contracts are available for BIA Members to use. Also, BIA Members can take advantage of a professionally developed Sub-Contractor Agreement.

BIA Warranties, Contracts & Agreements save Members time, money and hassle on a daily basis!



#### **Questions?**

Contact the BIA Office

(859)273-5117

www.biacentralky.com













BIA CENTRAL KY

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