

## Personal, Proactive, Powerful Solutions from Bene-Care

From individual and group health coverage, to payroll, HR support and workers' compensation, Bene-Care has you covered! All Buffalo Niagara Association of Realtors® members can now benefit from a unique portfolio of services designed by Bene-Care to meet your specific needs. Please [click here](#) to view Bene-Care's complete menu of services.

### Health Insurance Information

The availability and affordability of health insurance and other member benefits are among the most important issues individuals and small businesses face today. In a continued effort to offer the best possible solutions to meet your individual and business needs, Buffalo Niagara Association of Realtors® benefits program offers medical, dental, vision, short term disability, long term disability, NYS DBL, Life and AD&D Insurance all at highly competitive rates.

To deliver these benefits, we have teamed together with Bene-Care Agency, LLC - an insurance agency, benefits broker and payroll provider, who has served as a partner to employer groups and individuals in Western New York for over 40 years. Through Bene-Care, we will now be able to offer Buffalo Niagara Association of Realtors® members an enhanced portfolio of **benefit offerings from all WNY Insurance Carriers**, as well as many other lines of service. Additionally, we are now able to offer highly competitive new plans under Ensurion that are only available through Bene-Care.

- **Small Business Owners with 2-100 Employees:**  
It's critical to have a knowledgeable benefits partner by your side to help you navigate the inner workings of the health insurance world. A partner who can identify practical options, deliver value to you and your employees and cost savings to your business. Please [contact Bene-Care](#) directly for a personalized quote.
- **Individuals (Independent Contractors), and Small Businesses with 'Owner Only' Policies:**  
In addition to employer group benefits, Bene-Care is also licensed to assist individuals and families with enrolling in coverage directly through local insurance carriers, and through the New York State of Health. Those enrolling in coverage through the New York State of Health Marketplace may be eligible for tax credits or premium subsidies, depending on their household income, and employer benefit plan eligibility. Please [contact Bene-Care](#) directly for options specific to your needs.
- **Medicare Eligible Members:**  
Buffalo Niagara Association of Realtors® also offers Medicare plans through Bene-Care Agency. There is a wide array of plan options available through Western New York's top insurance carriers. Please feel free to [contact Bene-Care](#) to set up an appointment, or to have a specialist come to you.

### Additional Services

Buffalo Niagara Association of Realtors® offers a portfolio of services to help you, your business, and your employees manage the complexities of employee benefits, healthcare reform, payroll, and human resources. These services, which are powered by Bene-Care, create a complete [Human Capital Management Solution](#) to increase efficiencies and lower costs. Online enrollment tools allow for ease of administration, and Bene-Care's flexibility allows you to choose the lines of service that are right for you.

As an added benefit, Bene-Care's payroll solution lets employers incorporate applicant tracking, employee onboarding, time and attendance, benefits administration and HR management functions right within a single system! They also offer business and personal insurance services, Workers' Compensation policies with per-pay-period billing, and full-service ACA tracking and reporting. Please reach out to Bene-Care directly for more details on these services.

Please feel free to contact Bene-Care Agency directly by phone at 716.688.8161, or by email at [bcbuffalo@bene-care.com](mailto:bcbuffalo@bene-care.com) with any questions you may have, or to start the enrollment process.

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