



Michigan Golf Course Owners Association  
"The Voice of Michigan Golf Business"



# Your SBAM Membership through Michigan Golf Course Owners Association

As an MGCOA member, you also receive a Premium membership in the Small Business Association of Michigan! Check out what's available to help you save time and money, and grow your business! For more information and a complete list of the SBAM benefits, visit [www.sbam.org/MemberBenefits](http://www.sbam.org/MemberBenefits).

- **Blue Cross Blue Shield of Michigan & Blue Care Network Health Insurance**  
Enroll in the SBAM-sponsored BCBSM/BCN plan and take advantage of consolidated billing, customer service, free Summary Plan Descriptions and more!
- **Compliance Services**  
Get the help you need with SBAM's suite of ERISA & ACA compliance services. From free do-it-yourself checklists to complete audits. SBAM has a solution for you.
- **SBAM Connectivity**  
Manage everything from payroll to insurance benefits - all in one place.
- **COBRA Administration**  
If you have 20+ employees, SBAM can help you manage COBRA administration for as little as \$30 per month.
- **Discounts on Shipping & Office Supplies**  
Save big on FedEx shipments and Office Depot purchases.
- **Tuition Discounts**  
Employees (and their dependents and spouses) are eligible to save 20% off tuition at Davenport University.
- **Life & Disability Insurance**  
Dearborn National offers unique and affordable life and disability programs, with coverage down to one.
- **Credit Card Processing**  
Stop shopping around! Create a partnership with International Bancard and receive reliable, affordable services.
- **Free Expert Assistance**  
When tough questions about business legal or HR issues arise, SBAM's team of experts is available for free assistance.
- **Workers' Compensation**  
Through the Accident Fund, save up-front on premiums and be eligible for a yearly group dividend.
- **Small Business Advocacy**  
SBAM fights for small business every hour. Stay updated through the weekly Watchdog and Eye on Lansing e-newsletters.

