



## *State Bar Keeps Focus on Enhancing Member Benefits With* **NEW VALUE AND RESOURCES**

**AS A LEADER AMONG LEGAL ORGANIZATIONS**, the State Bar of Texas continually pursues ways to improve the benefits of your membership. The focus of your bar leaders remains on regulating the legal profession and improving the quality of legal services in our state, and that includes increasing the value you receive from each bar program and service, so you are better equipped to serve your clients. In that vein, I'm excited to share a few recent enhancements available to all active bar members.

1. **Up to \$20,000 of basic member term life coverage**—at no cost to you. All active bar members under age 80 are eligible to enroll, and acceptance is guaranteed. There are no medical questions or exams. Learn more at [texasbar.memberbenefits.com/term-life](https://texasbar.memberbenefits.com/term-life).
2. **Investor Cash Management Program, or ICM.** This integrated banking, investment, and payments account offers the potential of higher returns on your cash assets. Members-only savings include no account fees, surcharge-free ATMs, and early pay with direct deposit. Learn more at [texasbar.com/benefits](https://texasbar.com/benefits), by selecting "Investor Cash Management" on the drop-down menu of benefit vendors.
3. **Coming this fall: Travel Discount Program.** Members can register to receive annual travel credits that can be used to discount the cost of travel expenses. Comparison shop hotels, flights, transportation, and other travel needs from a customized portal. In the meantime, you can take advantage of exclusive savings through our travel program at [texasbar.com/benefits](https://texasbar.com/benefits); select "Member Benefits Travel" on the menu of vendors.

Speaking of fall, the 2023 open enrollment period for individual health insurance begins November 1, 2022. The Texas Bar Private Insurance Exchange is prepared to help you navigate options, determine subsidy eligibility, shop for coverage, and get enrolled. Since its launch in 2014, the Texas Bar Private Insurance Exchange has increased the number of products offered from eight to 28. Whether you're shopping for a group or individual plan, the exchange makes every major medical plan available to you.

You might ask, "Why should I choose the exchange? Can't I get the same thing on the government website?" While many of the plans are available elsewhere at the same rates, there are a few compelling reasons why we recommend using the exchange:

- Concierge-level support and advocacy, with licensed benefits counselors at your disposal;
- More carrier choices and plan options; and
- Five complimentary benefits, including the basic term life coverage, \$10,000 in no-cost accidental death and dismemberment coverage, supplemental health insurance credits, health advocacy services, and a \$10 copay telehealth plan.

The exchange also serves groups and includes access to a unique employer option called the Members Health Plan, which may provide attractive rates for some. The Members Health Plan has 10 customizable PPO plan options, four interchangeable prescription plan options, an HR administration platform, and integrated payroll solutions. Enrollment for this program is available all year long and is open to Texas law firms with at least one attorney and one additional full-time employee (who can be a spouse).

You can access this information at [texasbar.com/benefits](https://texasbar.com/benefits), by selecting "Texas Bar Private Insurance Exchange" in the menu of vendors.

We hope that you take advantage of these offerings and that they empower you to make informed decisions for your practice and family. Being there for our members, especially solo practitioners, will continue to be one of our top priorities. As always, if you have innovative ideas you'd like to share, I'd like to hear from you.

Sincerely,

**TREY APFFEL**

Executive Director, State Bar of Texas  
Editor in Chief, *Texas Bar Journal*