



Association Health Plans

*Hometown  
Health* 

# Agenda

- New Association Health Plan
- New for The Builders AHP
- Age Banded Plans
- Builders Composite Plans
- Application Process
- New Combined Adoption Agreement
- Other Benefits of the Associations
- Questions



New Association Health Plan  
Launching October 1, 2023



# Carson City Chamber of Commerce AHP

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- Service and Manufacturing categories with 2-50 employees
- All Groups Underwritten – No MAFs Required!
- Submit a Quote Through Your Account Specialist
- Open to all Nevada based businesses
- Carson City Chamber membership required to enroll
- Savings up to 20% vs. Traditional ACA
- Quoting LIVE Now for 10/1 Effective Dates

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Health* 





## Bringing Nevada Businesses Money-Saving Association Health Plans.

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Health* 



HOMETOWN HEALTH IS PROUD TO PARTNER WITH THE  
CARSON CITY CHAMBER OF COMMERCE

- 
- Savings of up to 20% when compared to Hometown Health Small Employer Group offerings!
  - Access all of Hometown Health's amazing products and networks at a significant cost savings (HMO, EPO, and PPO).
  - Benefits and plans mirror Hometown Health's other Association Health Plan offerings.
  - Provides access to Renown and Carson Tahoe providers.
- 

Contact your Health Insurance Broker to learn more about Hometown Health's Association Health Plans.

Hometown Health • [HometownHealth.com](https://www.HometownHealth.com) • 775-982-3100

Carson City Chamber of Commerce • [carsoncitychamber.com](https://www.carsoncitychamber.com) • 775-882-1565

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# Carson Chamber Underwriting Guidelines

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- Service and Manufacturing Categories
  - Business eligibility determined by NAICS code (Required to Quote)
  - Construction Businesses and Government Agencies are Ineligible
- Census with First Name, Last Name, DOB, Gender, and Home Zips Required
  - Excel in Hometown Templated Format Required
  - Required for all Employees (Both Enrolling and Waiving)
  - Dependent Census Info Preferred
  - Quoted rates only valid for EE's listed on census
- Existing Hometown Health Groups Eligible at Renewal
  - Broker must ask Hometown to provide a Chamber quote
  - Cannot move Off-Anniversary



# New This Year for The Builders

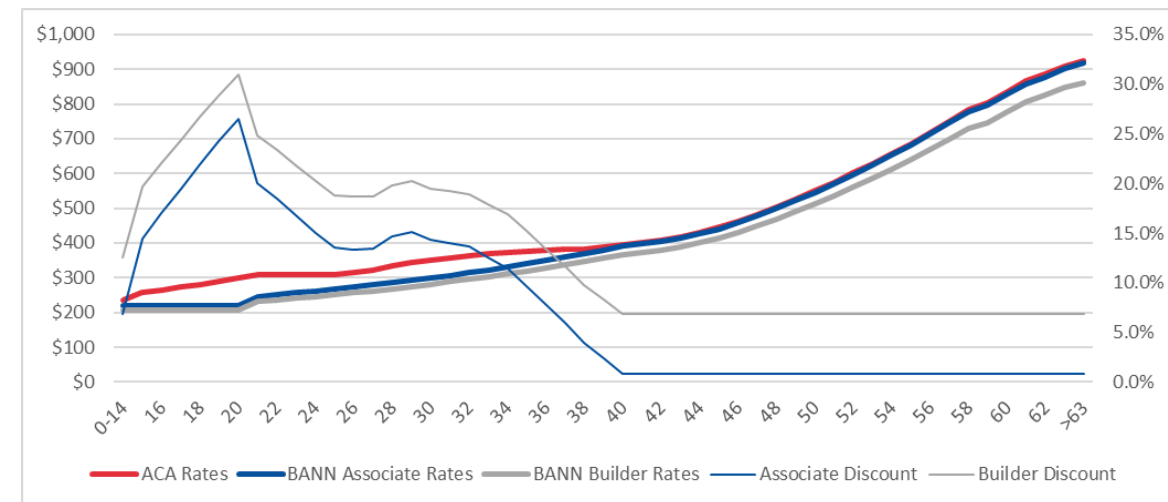
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- Effective 7/1/23
  - No more Medical Assessment Forms for any size group!
  - Composite rates and plans available to 51+ (as well as 5-50)
  - Age banded groups that grow larger than 50 can stay on plan (subject to underwriting)
- Effective 1/1/24
  - All groups (age banded and composite) underwritten at application and renewal
  - Well-running associate members may be eligible for better rates
  - Adoption agreement and eligibility attestation will be combined

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# Age Banded Plans

- Builders – Two sets of age banded rates (through December 2023 renewals) – Associate Members; Builder Developer
- Underwritten at application
  - Chamber – beginning 10/1/23
  - Builders – beginning 1/1/24
- Same plans as the ACA plans (HMO, EPO & PPO) with minor coverage differences
- Guaranteed issue
- Up to 20% discounts compared to ACA
  - Discounts are best for HMO/EPO plans
- Select up to 3 plans
- Broker compensation same as ACA
- Renews throughout year





# Age Banded Differences from ACA Plans

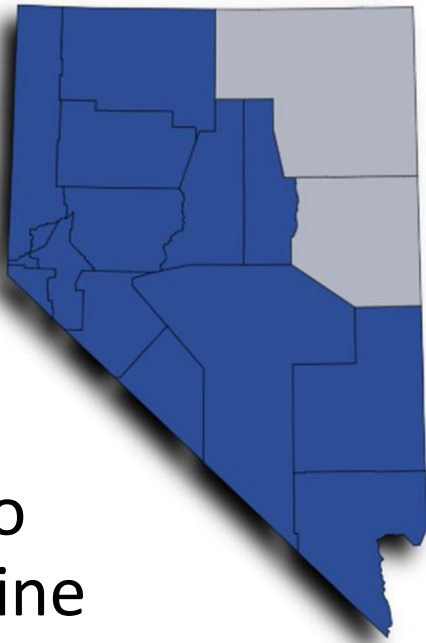
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- These plans do not cover infertility treatment
- These plans cover 60 days of skilled nursing instead of 100 days
- These plans do not cover pediatric vision
- These plans do not cover hearing aids

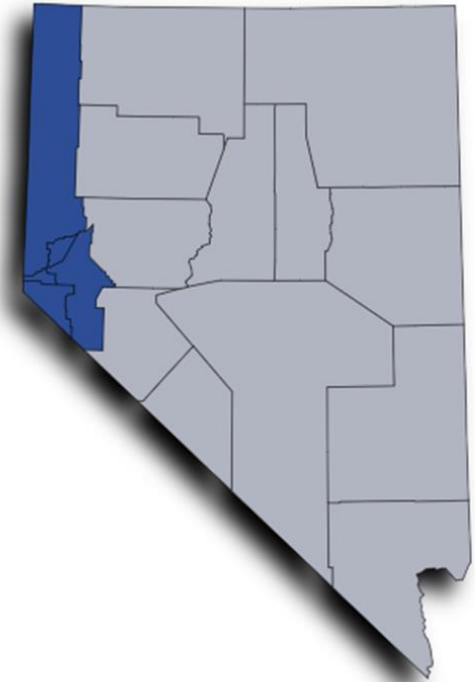
# Age Banded Service Area

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EPO  
statewide  
except Elko  
& White Pine



PPO & HMO  
Areas 2 & 3



Groups must be domiciled within the blue counties to be eligible

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Effective October 1, 2023 • In-Network Benefits

TECHNICAL NAMES

	Gold X	Gold	Silver	Silver HDHP	Bronze	Bronze HDHP	Bronze D9100
	23 AP [H/E/P] 10-CO 2000 A D0000X2	23 AP [H/E/P] 20-CO 3000 A D0000X2	23 AP [H/E/P] 50-CO 4000 A D0000X2	23 AP [H/E/P] 50-CO 3200 E D3200X2 HSA	23 AP [H/E/P] 80-CO 4000 A D0000X2	23 AP [H/E/P] 80-CO 3750 E D3750X2 HSA	23 AP [H/E/P] 00-NA 0000 A D9100X2
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>							
Individual Medical Deductible	N/A	N/A	N/A	\$3,200	N/A	\$3,750	\$9,100
Family Medical Deductible	N/A	N/A	N/A	\$6,400	N/A	\$7,500	\$18,200
Individual Out of Pocket Max	\$5,700	\$6,900	\$9,100	\$6,400	\$9,100	\$7,500	\$9,100
Family Out of Pocket Max	\$11,400	\$13,800	\$18,200	\$12,800	\$18,200	\$15,000	\$18,200
<b>MEDICAL BENEFIT COST SHARING (all plans)</b>							
<b>PHYSICIAN OFFICE VISITS</b>							
PCP Visit (HMO must use RMG PCP)	3 free vists then \$10	3 free vists then \$20	3 free vists then \$50	CYD, \$50	3 free vists then \$80	CYD, \$80	3 free vists then CYD
Specialist Visit	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>LAB, IMAGING AND DIAGNOSTICS</b>							
Routine Lab Services	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Diagnostic and X-Ray	\$30	\$40	\$100	CYD, \$100	\$160	CYD, \$160	CYD, \$0
Imaging (CT / PET / MRI)	\$200	\$250	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
<b>FACILITY / SURGICAL</b>							
All Inpatient Hospital Services (inc. MH / SUD)	\$2,000	\$3,000	\$4,000	CYD, \$3,200	\$4,000	CYD, \$3,750	CYD, \$0
Outpatient Surgical Services	\$200	\$200	\$500	CYD, \$500	\$500	CYD, \$500	CYD, \$0
<b>EMERGENCY AND URGENT CARE</b>							
Urgent Care Center Services	\$50	\$50	\$50	CYD, \$50	\$50	CYD, \$50	CYD, \$0
Emergency Room Services	\$1,000	\$1,500	\$2,000	CYD, \$2000	\$2,500	CYD, \$2,500	CYD, \$0
Ambulance Services (ground / air / water)	20%	20%	30%	CYD, 30%	40%	CYD, 40%	CYD, \$0
<b>Rx</b>							
Rx - Generic Drugs	\$5	\$10	\$20	CYD, \$20	\$40	CYD, \$40	CYD, \$0
Rx - Preferred Brand Drugs	\$40	\$50	\$80	CYD, \$80	\$200	CYD, \$200	CYD, \$0
Rx - Non-Preferred Drugs	\$150	\$200	\$250	CYD, \$250	\$500	CYD, \$500	CYD, \$0
Special Pharmaceuticals	50%	50%	50%	CYD, 50%	50%	CYD, 50%	CYD, \$0
<b>OTHER</b>							
Teladoc - General Med / Urgent Care	\$0	\$0	\$0	CYD, \$0	\$0	CYD, \$0	\$0
Teladoc - Specialist	\$20	\$20	\$20	CYD, \$20	\$20	CYD, \$20	\$20



Effective January 1, 2024 • In-Network Benefits

TECHNICAL NAMES

**Gold Plus**

**Gold**

**Silver Plus**

**Silver HSA**

**Silver**

**Bronze Plus**

**Bronze HSA**

**Bronze**

24 SG [H/E/P]  
40-CO 1000 A  
D0000X2

24 SG [H/E/P]  
40-80 CINS P  
D0000X2

24 SG [H/E/P]  
40-70 CINS P  
D0000X2

24 SG [H/E/P]  
HD-70 CINS E  
D3200X2 HSA

24 SG [H/E/P]  
00-NA CINS  
D6525X2

24 SG [H/E/P]  
60-60 CINS P  
D4725X2

24 SG [H/E/P]  
HD-60 CINS E  
D4025X2 HSA

24 SG [H/E/P]  
00-NA CINS  
D9450X2

**CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax**

**Individual Medical Deductible**

\$0

\$0

\$0

\$3,200

\$6,525

\$4,725

\$4,025

\$9,450

**Family Medical Deductible**

\$0

\$0

\$0

\$6,400

\$13,050

\$9,450

\$8,050

\$18,900

**Individual Out of Pocket Max**

\$5,545

\$9,410

\$9,450

\$6,400

\$6,525

\$9,450

\$8,050

\$9,450

**Family Out of Pocket Max**

\$11,090

\$18,820

\$18,900

\$12,800

\$13,050

\$18,900

\$16,100

\$18,900

**PHYSICIAN OFFICE VISITS**

**PCP Visit (HMO must use RMG PCP)**

\$40

\$40

\$40

CYD, \$40

CYD, 100%

\$60

CYD, \$60

CYD, 100%

**Specialist Visit**

\$40

\$40

\$80

CYD, \$80

CYD, 100%

\$100

CYD, \$100

CYD, 100%

**Preventive (ACA Covered) Screenings**

\$0

\$0

\$0

\$0

\$0

\$0

\$0

\$0

**LAB, IMAGING AND DIAGNOSTICS**

**Routine Lab Services**

\$50

\$50

\$80

CYD, \$80

CYD, 100%

\$100

CYD, \$100

CYD, 100%

**Diagnostic and X-Ray**

\$50

\$50

\$80

CYD, \$80

CYD, 100%

\$100

CYD, \$100

CYD, 100%

**Imaging (CT / PET / MRI)**

\$250

\$250

\$500

CYD, \$500

CYD, 100%

\$500

CYD, \$500

CYD, 100%

**FACILITY / SURGICAL**

**All Inpatient Hospital Services (inc. MH / SUD)**

\$1,000

20%

30%

CYD, 30%

CYD, 100%

CYD, 40%

CYD, 40%

CYD, 100%

**Outpatient Surgical Services**

\$200

\$200

\$200

CYD, \$200

CYD, 100%

\$250

CYD, \$250

CYD, 100%

**EMERGENCY AND URGENT CARE**

**Urgent Care Center Services**

\$50

\$50

\$50

CYD, \$50

CYD, 100%

\$50

CYD, \$50

CYD, 100%

**Emergency Room Services**

\$500

\$500

\$1,500

CYD, \$1500

CYD, 100%

CYD, 40%

CYD, 40%

CYD, 100%

**Ambulance Services (ground / air / water)**

20%

20%

30%

CYD, 30%

CYD, 100%

CYD, 40%

CYD, 40%

CYD, 100%

**Rx**

**Rx - Generic Drugs**

\$5

\$5

\$15

CYD, \$15

CYD, 100%

\$20

CYD, \$20

CYD, 100%

**Rx - Preferred Brand Drugs**

\$40

\$40

\$65

CYD, \$65

CYD, 100%

\$200

CYD, \$200

CYD, 100%

**Rx - Non-Preferred Drugs**

\$150

\$150

\$250

CYD, \$250

CYD, 100%

CYD, 50%

CYD, 50%

CYD, 100%

**Special Pharmaceuticals**

50%

50%

50%

CYD, 50%

CYD, 100%

CYD, 50%

CYD, 50%

CYD, 100%

**PRODUCT TYPES**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**

**HMO / EPO / PPO**



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# Builders Composite Plans

- 2 HMO, 4 EPO & 5 PPO plan options
- Look more like large group plans
- Tiered rates (EE, +Sps, +Child, +Family)
- Underwriting required
- Groups with 5+ enrolled subscribers
- Select up to 2 plans
- Broker compensation 6%
- All composite plans renew 7/1



**Save up to  
40%  
on your  
Health  
Insurance  
Premiums**

Contact your  
Health Insurance  
Agent or  
Broker today

With ever-increasing cost in all areas of the construction industry today, and the critical need for employee retention, let The Builders Association Health Plan and Hometown Health save you money and provide you and your employees with quality and flexible health insurance plans from Hometown Health and other employee benefits at up to 40% savings to your company.

**Builders Association Members save up to 40% on premiums with the new low-cost tier rated plans for qualifying groups.**

- Guaranteed Issue age-banded rates save up to 20%
- Dental, Vision and Life Insurance plans available through Unum
- ACA Compliant - Plans meet minimum essential coverage guidelines



Effective July 1, 2023.  
In-Network Benefits.  
Plans are guaranteed  
through June 30, 2024.



	NEV 10-CO 2000 A D0500X2 A1	NEV 30-70 CINS S D5500X2	EPO 30-70 CINS S D1000X3 A4	EPO 40-CO 2000 A D2500X3 A1	EPO 40-70 CINS S D4000X2 A1	EPO 50-70 CINS S D5500X2 A3	PPO 30-70 CINS S D1000X3 A4	PPO HD-NA CINS E D3000X2 HSA	PPO 40-CO 2000 A D2500X3 A1	PPO 40-70 CINS S D4000X2 A1	PPO 50-70 CINS S D5500X2 A3
<b>CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax</b>											
Individual Medical Deductible	\$500	\$5,500	\$1,000	\$2,500	\$4,000	\$5,500	\$1,000	\$3,000	\$2,500	\$4,000	\$5,500
Family Medical Deductible	\$1,000	\$11,000	\$3,000	\$7,500	\$8,000	\$11,000	\$3,000	\$6,000	\$7,500	\$8,000	\$11,000
Individual Pharmacy Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Combined	\$0	\$0	\$0
Family Pharmacy Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Combined	\$0	\$0	\$0
Individual Out of Pocket Max	\$4,500	\$8,150	\$7,500	\$7,500	\$7,900	\$7,900	\$7,500	\$3,000	\$7,500	\$7,900	\$7,900
Family Out of Pocket Max	\$9,000	\$16,300	\$15,000	\$15,000	\$15,800	\$15,800	\$15,000	\$6,000	\$15,000	\$15,800	\$15,800
<b>PHYSICIAN OFFICE VISITS</b>											
PCP Office Visits (Renown/non-Renown)	\$0/\$10	\$0/\$30	\$30	\$40	\$40	\$50	\$30	CYD, \$0	\$40	\$40	\$50
Specialist Office Visits	\$20	\$60	\$60	\$80	\$80	\$80	\$60	CYD, \$0	\$80	\$80	\$80
Preventive (ACA Covered) Screenings	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost	No Cost
<b>LAB, IMAGING AND DIAGNOSTICS</b>											
Routine Lab Services	No Cost	\$30	\$25	\$25	\$40	\$50	\$25	CYD, \$0	\$25	\$40	\$50
Diagnostic and X-Ray	\$20	\$60	\$60	\$80	\$80	\$80	\$60	CYD, \$0	\$80	\$80	\$80
Imaging (CT/PET/MRI)	\$250	CYD, 30%	CYD, 30%	CYD, \$250	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 30%
<b>FACILITY/SURGICAL</b>											
Inpatient Hospital	\$2,000	CYD, 30%	CYD, 30%	CYD, \$2,000	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$2,000	CYD, 30%	CYD, 30%
Outpatient Surgical Services	\$400	CYD, 30%	\$1,000	CYD, \$1,000	CYD, 30%	CYD, 30%	\$1,000	CYD, \$0	CYD, \$1,000	CYD, 30%	CYD, 30%
<b>EMERGENCY AND URGENT CARE</b>											
Urgent Care Center Services	\$20	\$60	\$50	\$50	\$40	\$50	\$50	CYD, \$0	\$50	\$40	\$50
Emergency Room Services	CYD, \$200	CYD, 30%	\$500	\$500	CYD, 30%	CYD, 30%	\$500	CYD, \$0	\$500	CYD, 30%	CYD, 30%
Ambulance Services (ground/air/water)	\$200	CYD, 30%	CYD, 30%	CYD, \$250	CYD, 30%	CYD, 30%	CYD, 30%	CYD, \$0	CYD, \$250	CYD, 30%	CYD, 30%
<b>PRESCRIPTION DRUGS AND DIABETIC SUPPLIES</b>											
Rx - Generic Drugs	\$10	\$25	\$15	\$15	\$25	\$25	\$15	CYD, \$0	\$15	\$25	\$25
Rx - Preferred Brand Drugs	\$30	\$50	\$40	\$40	\$50	\$50	\$40	CYD, \$0	\$40	\$50	\$50
Rx - Non-Preferred Brand Drugs	\$50	\$70	\$60	\$60	\$70	\$70	\$60	CYD, \$0	\$60	\$70	\$70
Diabetic Supplies - Preferred	\$30	\$50	\$40	\$40	\$50	\$50	\$40	CYD, \$0	\$40	\$50	\$50
Diabetic Supplies - Non-Preferred	\$50	\$70	\$60	\$60	\$70	\$70	\$60	CYD, \$0	\$60	\$70	\$70
Special Pharmaceuticals	20%	20%	30%	30%	20%	20%	30%	CYD, \$0	30%	20%	20%
<b>PREMIUMS</b>											
Employee Only	\$435.54	\$267.86	\$402.42	\$343.76	\$328.00	\$314.80	\$427.64	\$370.37	\$365.52	\$347.88	\$334.59
Employee + Spouse	\$935.19	\$610.49	\$766.50	\$732.38	\$690.53	\$699.93	\$814.55	\$813.21	\$778.75	\$732.39	\$743.92
Employee + Child(ren)	\$777.51	\$504.58	\$689.84	\$651.31	\$621.45	\$572.65	\$733.08	\$666.66	\$692.55	\$659.13	\$608.64
Employee + Family	\$1,382.29	\$857.18	\$1,226.39	\$1,146.32	\$1,077.38	\$1,018.07	\$1,303.28	\$1,146.13	\$1,218.90	\$1,142.69	\$1,082.06

# Summary

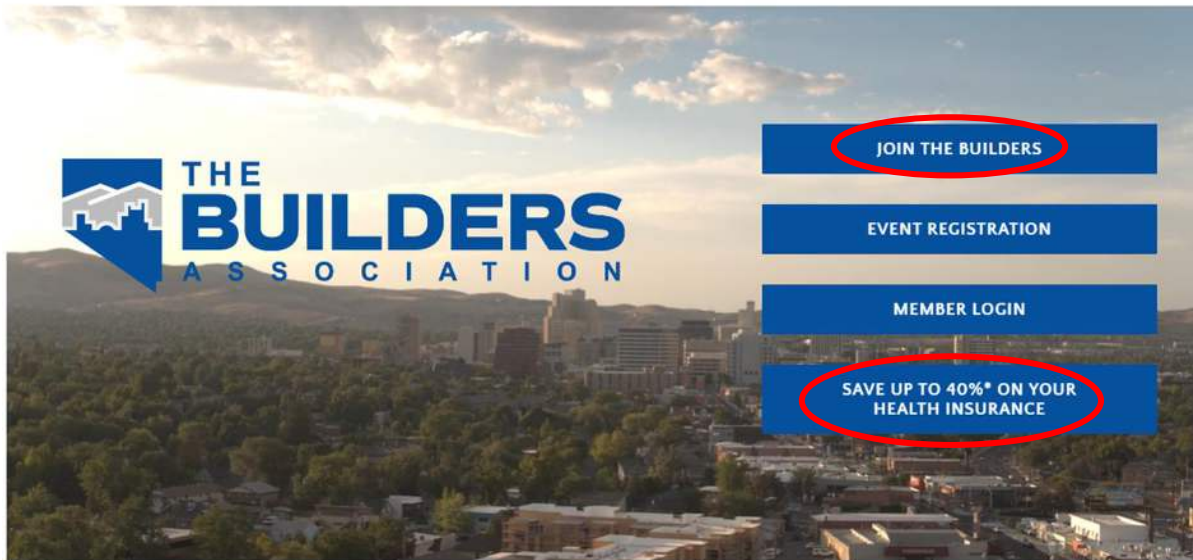
Age Banded	Composite
Builders and Chamber	Builder Only
Looks like small group ACA plans with minor differences	Look more like large group plans
Age banded rates with up to 20% discounts	Tiered rates with up to 40% discounts
Renews throughout the year like small group	Renews on 7/1
Guaranteed issue (though rates may be unfavorable)	Single set of rates, not guaranteed
7 PPO, 7 EPO & 7 HMO plan options	5 PPO, 4 EPO & 2 HMO plan options
May select up to 3 plans	May select up to 2 plans
Groups with 2-50 employees (renewing groups may be larger)	Groups with 5+ enrolled subscribers
Broker compensation same as ACA plans	Broker compensation 6% of premium



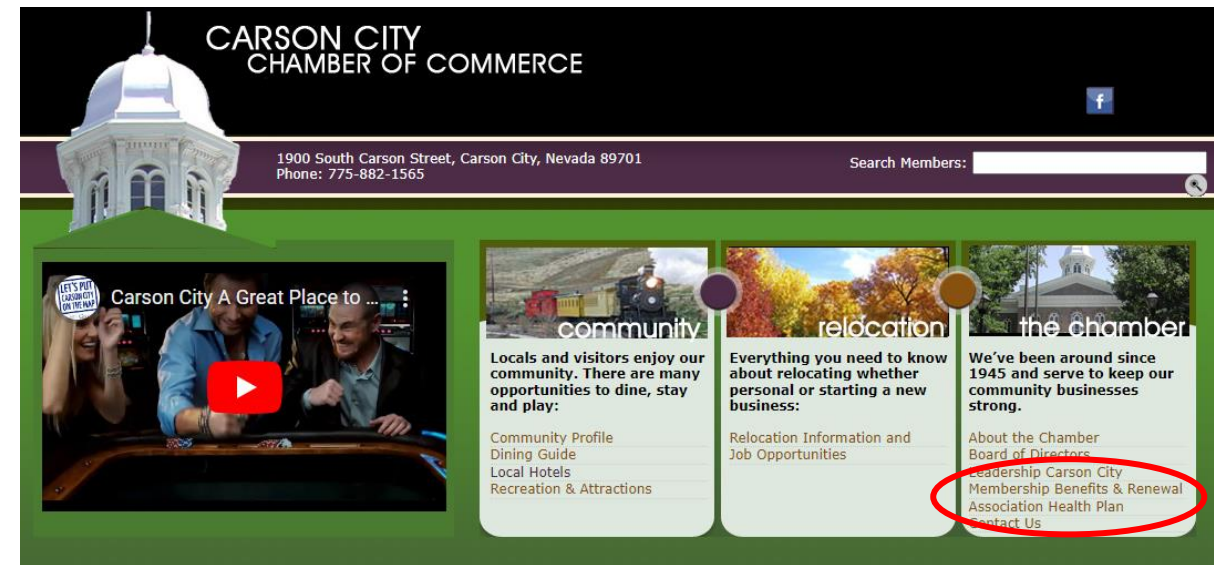
# Application Process

thebuilders.com

HOME ABOUT US **MEMBERSHIP** NEWS EVENTS **BENEFIT TRUST** BUILDERS CHARITY



carsoncitychamber.com



# Application Process

The screenshot shows the web browser address bar with the URL `brokers.hometownhealth.com`. The website header features the Hometown Health logo with the tagline "BROKER PORTAL". Navigation links include "QUOTES", "PLANS", "BECOME A BROKER", "DOCUMENTS", and "RESOURCES". A "CONTACT US" button and a search icon are also present. A "Login to Salesforce" link is in the top right corner. The "PLANS" link is highlighted, and a dropdown menu is visible with the following items: "Individual & Family Plans", "Small and Large Group Plans", "The Builders' Benefit Trust Association Health Plan", "Carson City Chamber of Commerce", "Vision", and "Enrollment". Annotations with arrows point to the URL, the "PLANS" link, and the "The Builders' Benefit Trust Association Health Plan" and "Carson City Chamber of Commerce" items in the dropdown menu. The background of the page features a photograph of three people smiling.

brokers.hometownhealth.com

Plans

Hometown Health  
BROKER PORTAL

QUOTES PLANS BECOME A BROKER DOCUMENTS RESOURCES

CONTACT US

Login to Salesforce

- Individual & Family Plans
- Small and Large Group Plans
- The Builders' Benefit Trust Association Health Plan
- Carson City Chamber of Commerce
- Vision
- Enrollment

The Builders

The Chamber

our Broker Portal

SALESFORCE




# Application Process

Login to Salesforce

**Hometown Health**  
BROKER PORTAL


CONTACT US 🔍 ☰



Hometown Health and the Carson City Chamber of Commerce bring you the

## Manufacturing and Service Benefit Trust Association Health Plans

QUOTING & RENEWING INSTRUCTIONS



### Carson Chamber Manufacturing & Service Benefit Trust Association Health Plans

We value your contributions to Hometown Health, thank you for being our partners in health insurance.

**Step-by-Step Enrollment Instructions for Age-Banded Plans**  
Guaranteed issue with discounts up to 20%


[See the Plans](#) 🔗

“See the Plans”  
These links take you to the step-by-step instructions shown on the following page

Login to Salesforce

**Hometown Health**  
BROKER PORTAL

CONTACT US 🔍 ☰




Hometown Health and The Builders Association of Northern Nevada bring you the

## The Builders Benefit Trust Association Health Plan

QUOTING & RENEWING INSTRUCTIONS


### The Builders Benefit Trust Association Health Plans

We value your contributions to Hometown Health, thank you for being our partners in health insurance.




**Age-Banded Plans**  
Guaranteed issue with discounts up to 20%

[See the Plans](#) 🔗



**Composite Plans**  
With discounts up to 40%

[See the Plans](#) 🔗



**Dental, Vision and Life Insurance**  
Offered through Unum.

[Learn More](#) 🔗

# Application Process

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## Step 1. Pick Your Plans

2022 THE BUILDERS COMPOSITE PLANS BENEFITS AT A GLANCE

## Step 2. Determine Your Eligibility

Every employer must be able to comply with the requirements of **The Builders Eligibility**

Every employer must also meet the standards in the **Association Health Plan Partic**

Additionally, for Composite Plan eligibility, your group must pass underwriting by:

## Step 3. Become a Builders Association Member

Enroll in The Builders Association by completing the **Membership Application**.

⋮

## Step 7. Distribute Documents to Your Employees

These online step-by-step instructions (abbreviated here) provide you with everything you need to complete the application and enrollment process

# New Combined Adoption Agreement

		Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment			
<b>Groups that are renewing</b>				Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment	
This ADOPTION AGREEMENT & ELIGIBILITY ATTESTATION ("Agreement") in the association health plan program provided by the Builders Association of Northern Nevada Benefit Trust Fund ("Association") is hereby submitted by the following Employer Group:		<i>This Agreement must be signed by an authorized representative at application and each renewal.</i>			
1. FULL LEGAL NAME OF EMPLOYER GROUP		2. REQUESTED EFF DATE			
2. LOCATION ADDRESS					
3. REQUESTED EFF DATE					
All days begin and					
I certify and attest that Employer Group desires to enroll in the association health plan offered by Association, that Employer Group agrees to the terms of this Agreement, the Policy, the Association's Group Subscription Agreement, the applicable Evidence of Coverage and Schedule of Benefits, the Association Health Plan Participation Requirements and Underwriting Guidelines and that:					
1. Employer Group is a bona-fide business establishment that meets and will continue to meet all Association Health Plan Participation Requirements, including continued enrollment in the Builders Association of Northern Nevada, and one or more of the following Association eligibility requirements (check all that apply):					
<input type="checkbox"/> Active Contractors License					
<input type="checkbox"/> Developer					
<input type="checkbox"/> Direct Jobsite Service/Facilitation					
<input type="checkbox"/> Critical Component (e.g. Engineering, Architect, Planner, etc.) whose primary revenue stream is the building industry					
<input type="checkbox"/> Supplier Direct to Builder or Industry Member whose primary revenue stream is the building industry					
<input type="checkbox"/> Specialized scope of work/services offered in building/construction whose primary revenue stream is the building industry					
2. Employer Group authorizes Association, or its authorized representative, to audit applicable records, no more than one time annually, to confirm that Employer Group meets the eligibility requirements selected in (1) above. Such audit shall not cause undue burden on Employer Group. Employer Group may require Association, or its authorized representative, as applicable, to sign reasonable confidentiality agreements.					

The Eligibility Attestation has been combined with the Adoption Agreement – the eligibility attestation will no longer be required for The Builders beginning 1/1/2024

# SPD Distribution and COBRA

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- Employers must distribute the Summary Plan Description Wrap document and all other plan documents to employees
- All member employers, regardless of number of employees, must offer COBRA
- iSolved will provide training to each employer
- Employers will need to notify iSolved of terminations through their portal



# Other Non-AHP Benefits of The Builders

## NETWORKING

- FREE Membership Mixers.
- Forecast Breakfasts.
- Golf & Poker Tournaments.
- Industry Networking events.
- Charity Fundraisers.
- Industry Recognition, i.e. The BANN-ER Awards.
- Holiday Events and more!

*Businesses like doing business with fellow BANN members!*



## ADVOCACY



- Our members benefit from the strength of the National Association of Home Builders.
- NAHB's advocacy victories saved builder members about \$6,200 per housing start in 2013. Total est. industry victories in 2013 were \$5.7 billion.
- We represent your interests at local, state and national levels.
- We provide information and resources to help your business grow.



## EDUCATION

- BANN offers professional education classes and resources which keep you on the cutting edge of your industry.
- NAHB offers workshops, tradeshow, conferences, and online courses all designed to help members succeed.



## MORE BENEFITS

- Exclusive Members Only Directory of over 400 members.
- Member Discounts for a wide range of products and services you use every day.
- NAHB Membership Included.
- Savings on Group Health and Workers Compensation.
- Weekly Industry News and Information.
- Regulatory Assistance.
- Industry Advocacy Groups.
- Community Involvement.



# Other Non-AHP Benefits of The Chamber

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- Networking
- Directory provides community advertising
- Advocacy at state and local level
- Community improvement including safety & security, community growth & attracting new businesses, and quality of life
- Educational seminars
- Partnership with Small Business Development Center and NNDA
- Membership with the U.S. Chamber of Commerce and monthly Business Report of Northern Nevada.

# Asset Solutions Group

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- **Founded in 1997**
- **Built on Trust**
  - ASG focuses only on associations
  - ASG does not compete with brokers for direct group sales
- **Four areas of focus:**
  - MEWA Compliance and trust set up
  - Insurer efficiency
  - Broker outreach
  - Long-term, sustainable growth



*Hometown  
Health* 

# Asset Solutions Group

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- **Your success is our success**
  - No barriers to sell
  - No difference in broker compensation between direct market plans and association health plans
  - We refer employers back to their current broker and follow up with that broker to resolve any issues
  - We provide training and answer questions; call us any time



*Hometown  
Health* 

Questions



Thank you!

