



Association Health Plans

September 10, 2024

*Hometown
Health* 

Agenda

- **Carson Chamber Association Health Plan**
- **The Builders Association Health Plan**
- **Quoting**
- **Continuing and new features**
- **Cigna national network**
- **Plan Designs**
- **Broker Compensation**
- **Other Benefits of the Associations**
- **Questions**



Carson City Chamber of Commerce AHP

- Service and Manufacturing categories
- 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



Save up to
20%
on your Health
Insurance
Premiums

Contact your
Health Insurance Agent
or Broker today

With the ever-increasing costs in all areas of the economy today, and the critical need for employee retention, let the Carson City Chamber 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 with savings up to 20%!

Contact your Health Insurance Agent or Broker today!
Don't have a broker? See our [list](#) of member brokers!

- Members save up to 20%
- HMO, EPO, and PPO products available
- ACA compliant
- No medical questionnaires required
- No cost wellness benefits
- Provides access to Renown and Carson Tahoe providers.



The Manufacturing Benefit Trust, Service Benefit Trust and Hometown Health offer the Carson City Chamber of Commerce Association Health Plan exclusively for Eligible Member Companies*

*Hometown
Health* 

The Builders Association of Northern Nevada AHP

- **Builder and Associate member categories**
- **All Groups Underwritten – No MAFs Required!**
- **Submit a Quote Through Your Account Specialist**
- **Open to all Nevada based businesses**
- **Builders membership required to enroll**
- **Savings up to 20% vs. Traditional ACA**



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

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Quoting

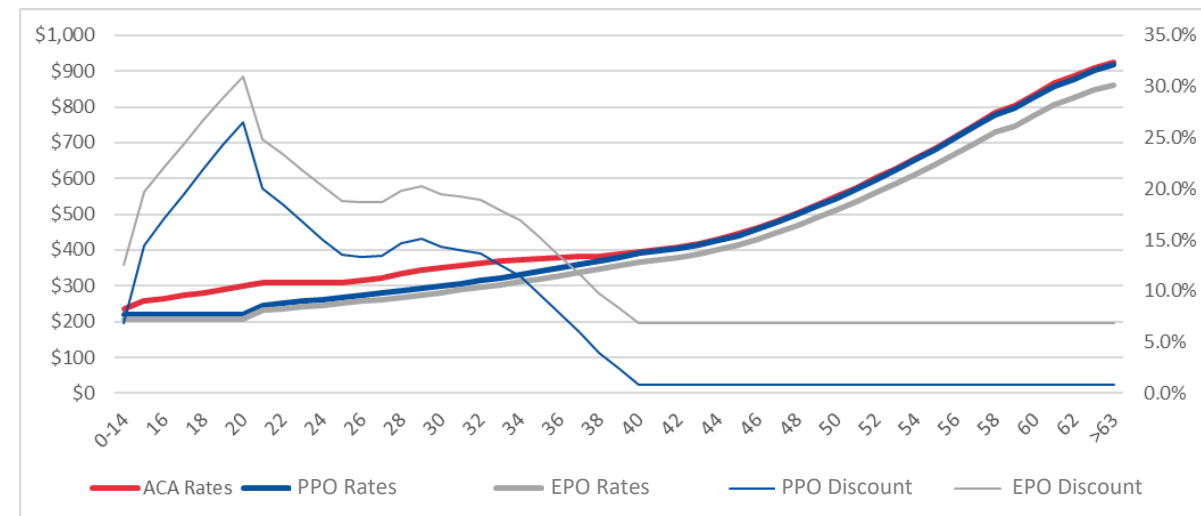
- **Carson City Chamber of Commerce**
 - Service and Manufacturing Categories
 - Business eligibility determined by NAICS code (Required to Quote)
 - Construction Businesses are Ineligible
 - **The Builders Association of Northern Nevada**
 - Builder and Association Member Categories
 - **Must be able to attest to one of the following:**
 - ✓ Active Contractors License
 - ✓ Developer
 - ✓ Direct Jobsite Service/Facilitation
 - ✓ Critical Component (e.g. Engineering, Architect, Planner, etc.)
 - ✓ Supplier Direct to Builder or Industry Member
 - ✓ Specialized scope of work/services offered in building/construction
- } whose primary revenue stream is the building industry

Quoting

- **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 an AHP quote
 - Cannot move Off-Anniversary

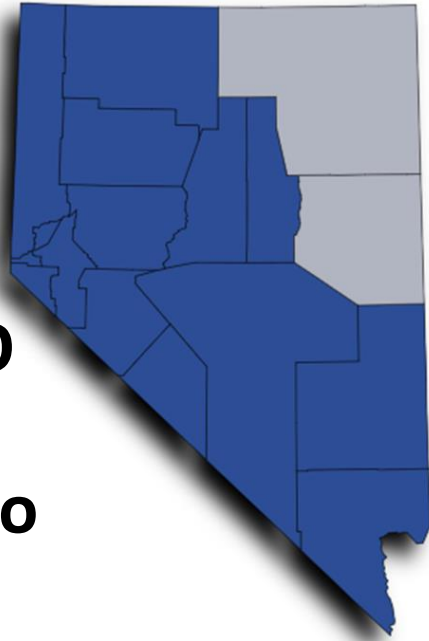
Continuing in 2025

- All groups will be underwritten at application and renewal
- Plans similar to ACA plans are available (HMO, EPO & PPO) with minor coverage differences
- 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
 - No focal renewal
 - Groups keep their current effective date

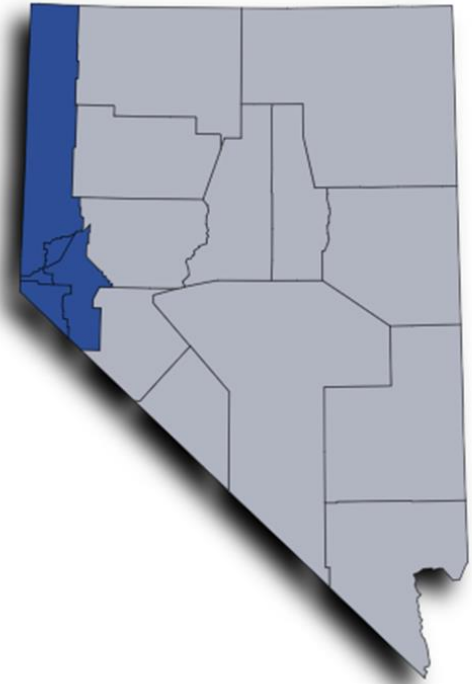


Service Area

**EPO& PPO
statewide
except Elko
& White
Pine**



**HMO
Areas 2 & 3**



Groups must be domiciled within the blue counties to be eligible

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New This Year beginning 1/1/25

- **AHP groups will have access to the Cigna national network**
 - Available to all new groups effective 9/1/24
 - Available to current groups effective 1/1/25 (members will receive new ID cards)
- **One set of plans available to all AHP membership – there will no longer be age banded plans and composite plans**
- **All AHP groups will receive traditional quotes (EE, ES, EC & F) based on each group's demographics**
- **Builders composite groups will consolidate with the rest of the Builders risk pool effective 7/1/25**

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Cigna General Access Guidelines

- **Cigna providers may only be accessed outside of NV**
- **All HMO & EPO Members**
 - Urgent and Emergent Care outside of NV ONLY
 - Directed Care outside of NV
- **PPO Members**
 - Unless specifically stated, Urgent and Emergent Care outside of NV ONLY
 - Directed Care outside of NV
 - Out of State NV members use Cigna as their primary network
- **How can my NV members get full Cigna PPO access?**
 - Gold Plus National Plan ONLY

Cigna General Access Guidelines

Plan	Emergent and Urgent Cigna Access Outside of NV	Primary Cigna Access Outside of NV	Primary Cigna Access in NV
HMO	Yes	Directed by HTH	No
EPO	Yes	Directed by HTH	No
Gold Plus National PPO	Yes	Yes	No
All Other PPOs	Yes	Directed by HTH or residing outside of NV	No

Cigna Network Overview

- **Broad Access**
 - More than 1 million contracted providers
 - More than 6,300 facilities
- **A True National Network Solution**
- **Competitive Discounts**
- **Wide Range of Network Access**
- **National Brand Recognition**



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Differences from ACA Plans

- **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**

2025 Carson City Chamber of Commerce Health Plans at a Glance



	Platinum	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA	Silver D3200 HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
	25 AP 10-CO 2000 A D0500X2	25 AP 45-CO 1100 A D0000X2	25 AP 50-80 CINS P D0000X2	25 AP 0-80 CINS S D2675X2	25 AP 50-70 CINS P D0000X2	25 AP HD-70 CINS E D3100X2 HSA	25 AP HD-NA CINS E D3200X2 HSA	25 AP 0-70 CINS S D7150X2	25 AP 65-60 CINS P D4600X2	25 AP HD-60 CINS E D4150X2 HSA	25 AP 00-NA CINS D9200X2

Effective January 1, 2025 • In-Network Benefits TECHNICAL NAMES

CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax											
Individual Medical Deductible	\$500	\$0	\$0	\$2,675	\$0	\$3,100	\$3,200	\$7,150	\$4,600	\$4,150	\$9,200
Family Medical Deductible	\$1,000	\$0	\$0	\$5,350	\$0	\$6,200	\$6,400	\$14,300	\$9,200	\$8,300	\$18,400
Individual Out of Pocket Max	\$4,500	\$5,850	\$9,200	\$8,025	\$9,200	\$6,200	\$3,200	\$9,200	\$9,200	\$8,300	\$9,200
Family Out of Pocket Max	\$9,000	\$11,700	\$18,400	\$16,050	\$18,400	\$12,400	\$6,400	\$18,400	\$18,400	\$16,600	\$18,400
PHYSICIAN OFFICE VISITS											
PCP Visit (HMO must use RMG PCP)	\$0	\$45	\$50	\$0	\$50	CYD, \$50	CYD, \$0	\$0	\$65	CYD, \$65	CYD, 0%
Specialist Visit	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS											
Routine Lab Services	\$0	\$50	\$55	\$0	\$80	CYD, \$80	CYD, \$0	\$0	\$100	CYD, \$100	CYD, 0%
Diagnostic and X-Ray	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Imaging (CT / PET / MRI)	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$500	CYD, \$500	CYD, 0%
FACILITY / SURGICAL											
Inpatient Facility Fee (inc. MH/SUD)	\$2,000	\$1,100	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Outpatient Surgery Facility Fee	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$600	CYD, \$600	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
EMERGENCY AND URGENT CARE											
Urgent Care Center Services	\$20	\$50	\$50	\$50	\$50	CYD, \$50	CYD, \$0	\$50	\$50	CYD, \$50	\$50
Emergency Room Services	CYD, \$200	\$550	\$675	CYD, 20%	\$1,500	CYD, \$1,500	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Ambulance Services (ground / air / water)	\$200	20%	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Rx											
Rx - Generic Drugs	\$10	\$10	\$15	\$0	\$20	CYD, \$20	CYD, \$0	\$0	\$30	CYD, \$30	CYD, 0%
Rx - Preferred Brand Drugs	\$30	\$50	\$40	CYD, 20%	\$65	CYD, \$65	CYD, \$0	CYD, 30%	\$250	CYD, \$250	CYD, 0%
Rx - Non-Preferred Drugs	\$50	\$150	\$200	CYD, 20%	\$250	CYD, \$250	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
Special Pharmaceuticals	20%	50%	50%	CYD, 20%	50%	CYD, 50%	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
PRODUCT TYPES	HMO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO

2025 Builders Association of Northern Nevada

Health Plans at a Glance



	Platinum	Gold Plus	Gold	Value Gold	Silver Plus	Silver HSA	Silver D3200 HSA	Value Silver	Bronze Plus	Bronze HSA	Value Bronze
Effective January 1, 2025 • In-Network Benefits TECHNICAL NAMES	25 AP 10-CO 2000 A D0500X2	25 AP 45-CO 1100 A D0000X2	25 AP 50-80 CINS P D0000X2	25 AP 0-80 CINS S D2675X2	25 AP 50-70 CINS P D0000X2	25 AP HD-70 CINS E D3100X2 HSA	25 AP HD-NA CINS E D3200X2 HSA	25 AP 0-70 CINS S D7150X2	25 AP 65-60 CINS P D4600X2	25 AP HD-60 CINS E D4150X2 HSA	25 AP 00-NA CINS D9200X2

CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax											
Individual Medical Deductible	\$500	\$0	\$0	\$2,675	\$0	\$3,100	\$3,200	\$7,150	\$4,600	\$4,150	\$9,200
Family Medical Deductible	\$1,000	\$0	\$0	\$5,350	\$0	\$6,200	\$6,400	\$14,300	\$9,200	\$8,300	\$18,400
Individual Out of Pocket Max	\$4,500	\$5,850	\$9,200	\$8,025	\$9,200	\$6,200	\$3,200	\$9,200	\$9,200	\$8,300	\$9,200
Family Out of Pocket Max	\$9,000	\$11,700	\$18,400	\$16,050	\$18,400	\$12,400	\$6,400	\$18,400	\$18,400	\$16,600	\$18,400
PHYSICIAN OFFICE VISITS											
PCP Visit (HMO must use RMG PCP)	\$0	\$45	\$50	\$0	\$50	CYD, \$50	CYD, \$0	\$0	\$65	CYD, \$65	CYD, 0%
Specialist Visit	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Preventive (ACA Covered) Screenings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LAB, IMAGING AND DIAGNOSTICS											
Routine Lab Services	\$0	\$50	\$55	\$0	\$80	CYD, \$80	CYD, \$0	\$0	\$100	CYD, \$100	CYD, 0%
Diagnostic and X-Ray	\$20	\$50	\$55	CYD, 20%	\$80	CYD, \$80	CYD, \$0	CYD, 30%	\$100	CYD, \$100	CYD, 0%
Imaging (CT / PET / MRI)	\$250	\$250	\$300	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$500	CYD, \$500	CYD, 0%
FACILITY / SURGICAL											
Inpatient Facility Fee (inc. MH/SUD)	\$2,000	\$1,100	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Outpatient Surgery Facility Fee	\$400	\$400	\$400	CYD, 20%	\$500	CYD, \$500	CYD, \$0	CYD, 30%	\$600	CYD, \$600	CYD, 0%
Outpatient Surgery Physician/Surgical Services	\$0	\$0	\$0	CYD, 20%	\$0	CYD, \$0	CYD, \$0	CYD, 30%	\$0	\$0	CYD, 0%
EMERGENCY AND URGENT CARE											
Urgent Care Center Services	\$20	\$50	\$50	\$50	\$50	CYD, \$50	CYD, \$0	\$50	\$50	CYD, \$50	\$50
Emergency Room Services	CYD, \$200	\$550	\$675	CYD, 20%	\$1,500	CYD, \$1,500	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Ambulance Services (ground / air / water)	\$200	20%	20%	CYD, 20%	30%	CYD, 30%	CYD, \$0	CYD, 30%	CYD, 40%	CYD, 40%	CYD, 0%
Rx											
Rx - Generic Drugs	\$10	\$10	\$15	\$0	\$20	CYD, \$20	CYD, \$0	\$0	\$30	CYD, \$30	CYD, 0%
Rx - Preferred Brand Drugs	\$30	\$50	\$40	CYD, 20%	\$65	CYD, \$65	CYD, \$0	CYD, 30%	\$250	CYD, \$250	CYD, 0%
Rx - Non-Preferred Drugs	\$50	\$150	\$200	CYD, 20%	\$250	CYD, \$250	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
Special Pharmaceuticals	20%	50%	50%	CYD, 20%	50%	CYD, 50%	CYD, \$0	CYD, 30%	CYD, 50%	CYD, 50%	CYD, 0%
PRODUCT TYPES	HMO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO	HMO/EPO/PPO

2025 Builders Association of Northern Nevada

Health Plans at a Glance



Effective July 1, 2025.
In-Network Benefits.
Plans are guaranteed
through June 30, 2026.

	EPO 30-70	EPO 40-CO	PPO 30-70	PPO 40-CO
	CINS S D1000X3 A4	2000 A D2500X3 A1	CINS S D1000X3 A4	2000 A D2500X3 A1
CALENDAR YEAR DEDUCTIBLES (CYD) AND OOPMax				
Individual Medical Deductible	\$1,000	\$2,500	\$1,000	\$2,500
Family Medical Deductible	\$3,000	\$7,500	\$3,000	\$7,500
Individual Pharmacy Deductible	\$0	\$0	\$0	\$0
Family Pharmacy Deductible	\$0	\$0	\$0	\$0
Individual Out of Pocket Max	\$7,500	\$7,500	\$7,500	\$7,500
Family Out of Pocket Max	\$15,000	\$15,000	\$15,000	\$15,000
PHYSICIAN OFFICE VISITS				
PCP Office Visits (Renown/non-Renown)	\$30	\$40	\$30	\$40
Specialist Office Visits	\$60	\$80	\$60	\$80
Preventive (ACA Covered) Screenings	No Cost	No Cost	No Cost	No Cost
LAB, IMAGING AND DIAGNOSTICS				
Routine Lab Services	\$25	\$25	\$25	\$25
Diagnostic and X-Ray	\$60	\$80	\$60	\$80
Imaging (CT/PET/MRI)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
FACILITY / SURGICAL				
Inpatient Hospital	CYD, 30%	CYD, \$2,000	CYD, 30%	CYD, \$2,000
Outpatient Surgical Services	\$1,000	CYD, \$1,000	\$1,000	CYD, \$1,000
EMERGENCY AND URGENT CARE				
Urgent Care Center Services	\$50	\$50	\$50	\$50
Emergency Room Services	\$500	\$500	\$500	\$500
Ambulance Services (ground/air/water)	CYD, 30%	CYD, \$250	CYD, 30%	CYD, \$250
PRESCRIPTION DRUGS				
Rx - Generic Drugs	\$15	\$15	\$15	\$15
Rx - Preferred Brand Drugs	\$40	\$40	\$40	\$40
Rx - Non-Preferred Brand Drugs	\$60	\$60	\$60	\$60
Special Pharmaceuticals	30%	30%	30%	30%

These grandfathered plans are only available to groups already enrolled in them

Broker Compensation

- Same as SG ACA plans
- \$28 / \$31 / \$34, depending on broker's overall production
- Broker Bonus
 - Beginning with 9/1/24 effective dates and in effect until further notice
 - Tiered by membership
 - 15 – 20 new members \$1,000
 - 21 – 30 new members \$1,500
 - 31 – 40 new members \$2,000
 - 41 – 50 new members \$2,500
 - 51+ new members \$3,000
 - Does not apply to groups moved from one HTH product to another
 - Bonus not additive. Applies to single sales only
 - Paid quarterly

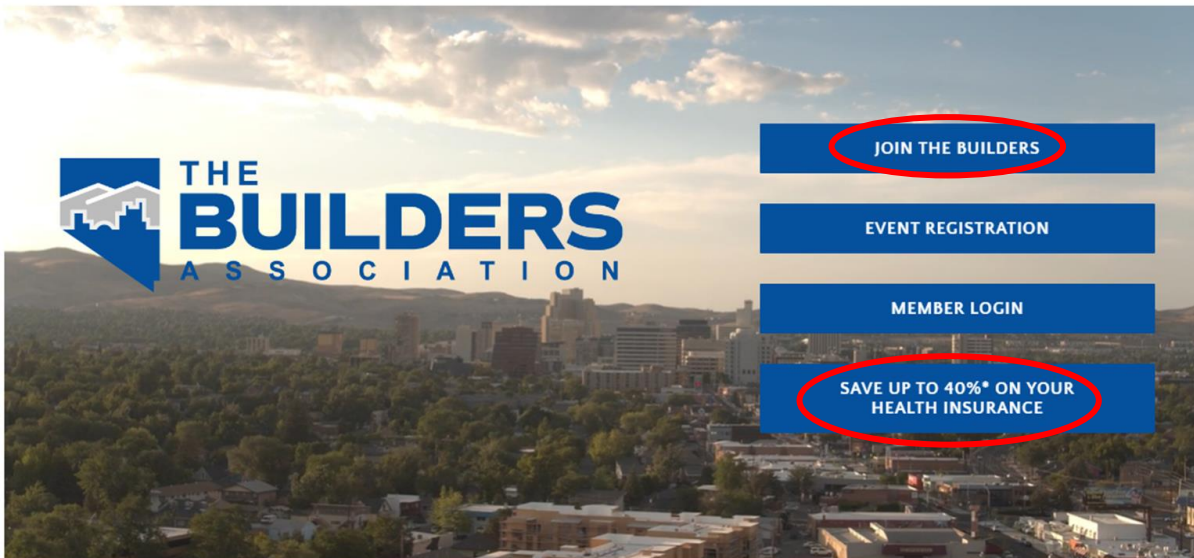
Summary

Plans	9 HMO, EPO and PPO plans similar to small group ACA plans with minor differences, plus a platinum HMO and a silver HSA PPO
Rating	Traditional rating (EE, ES, EC, F) with up to 20% discounts
Renewal	Renews throughout the year like small group
Underwriting	Guaranteed issue (though rates may be unfavorable in some cases); census required
Number of plans	Groups may select up to 3 plans
Group size	Groups with 2-50 employees (renewing groups may be larger); 50+ on a case-by-case basis
Broker compensation	Broker compensation same as ACA plans

Application Process

thebuilders.com

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



THE BUILDERS ASSOCIATION

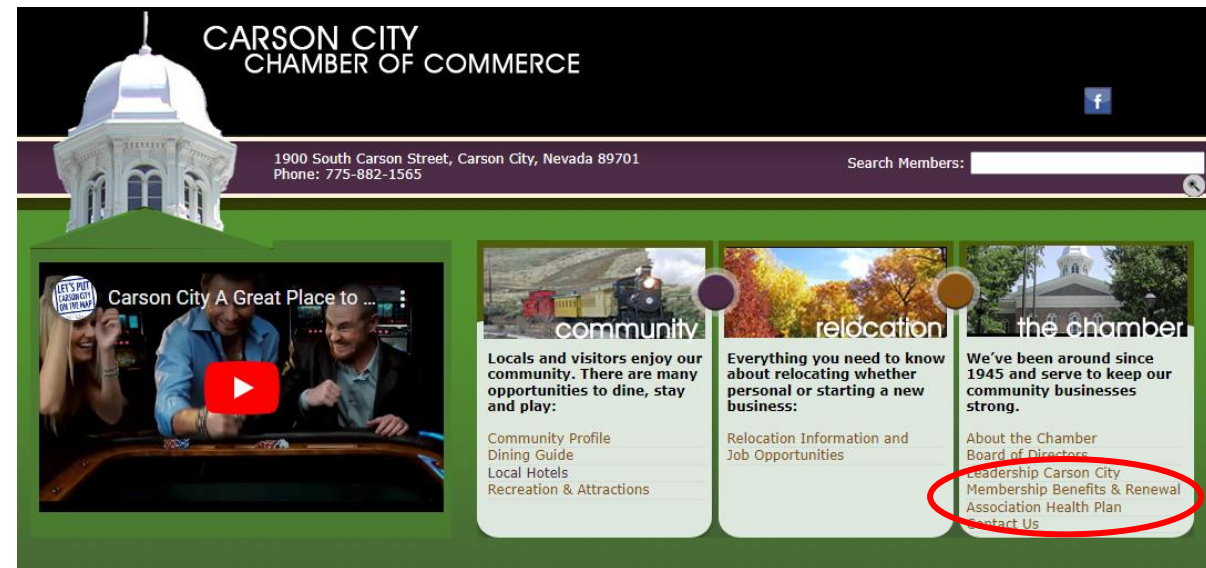
JOIN THE BUILDERS

EVENT REGISTRATION

MEMBER LOGIN

SAVE UP TO 40%* ON YOUR HEALTH INSURANCE

carsoncitychamber.com



CARSON CITY CHAMBER OF COMMERCE

1900 South Carson Street, Carson City, Nevada 89701
Phone: 775-882-1565

Search Members:

community

relocation

the chamber

Locals and visitors enjoy our community. There are many opportunities to dine, stay and play:

- Community Profile
- Dining Guide
- Local Hotels
- Recreation & Attractions

Everything you need to know about relocating whether personal or starting a new business:

- Relocation Information and Job Opportunities

We've been around since 1945 and serve to keep our community businesses strong.

- About the Chamber
- Board of Directors
- Leadership Carson City
- Membership Benefits & Renewal**
- Association Health Plan
- Contact Us

Application Process

The screenshot displays the Hometown Health Broker Portal website. The browser's address bar shows the URL `brokers.hometownhealth.com`. The website features a red navigation bar with the Hometown Health logo and the text "BROKER PORTAL". The main navigation menu includes "QUOTES", "PLANS", "BECOME A BROKER", "DOCUMENTS", and "RESOURCES". A "CONTACT US" button and a search icon are also present. The "PLANS" menu is expanded, showing a list of plan categories: "Individual & Family Plans", "Small and Large Group Plans", "The Builders' Benefit Trust Association Health Plan", "Carson City Chamber of Commerce", "Vision", and "Enrollment". The background of the page features a photograph of three people in a professional setting. A "SALESFORCE" logo is visible in the bottom right corner.

brokers.hometownhealth.com

Login to Salesforce

Hometown Health BROKER PORTAL

QUOTES PLANS BECOME A BROKER DOCUMENTS RESOURCES CONTACT US

- 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

Step 1. Pick Your Plans

- [2024 The Builders Age-Banded Benefits at a Glance](#)
- [2024 The Builders Crosswalk Rate Table](#)

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 Participation](#)

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

Combined Adoption Agreement

 Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment 

 Adoption Agreement & Eligibility Attestation for Association Health Plan Employer Group Enrollment 

This Agreement must be signed by an authorized representative at application and each renewal.

This ADOPTION AGREEMENT & ELIGIBILITY ATTESTATION FOR ASSOCIATION HEALTH PLAN EMPLOYER GROUP ENROLLMENT ("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:

1. FULL LEGAL NAME OF EMPLOYER GROUP _____ 2. REQUESTED EFF DATE _____

3. LOCATION ADDRESS _____
Street _____ City _____ State _____ Zip Code _____

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):

- Active Contractors License
- Developer
- Direct Jobsite Service/Facilitation
- Critical Component (e.g. Engineering, Architect, Planner, etc.) whose primary revenue stream is the building industry
- Supplier Direct to Builder or Industry Member whose primary revenue stream is the building industry
- 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 first page must be signed and provided at application and each renewal

SPD Distribution and COBRA

- **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

- **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.**

AHP Experts

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



*Hometown
Health* 

AHP Experts

- **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 referrals to brokers that are members of the association**
 - **We provide training and answer questions; call us any time**



*Hometown
Health* 

Questions



Thank you!

