

NARI HEALTH BENEFITS PROGRAM™



Think you can't afford health insurance? Think again!!

NARI has recently implemented a new group and individual health insurance program for our members with savings of up to 60% on health insurance premiums!!

The **NARI Health Benefits Program** is issued and underwritten by the oldest and one of the largest health insurance carriers in the nation, Fortis Insurance Company (now Assurant Health).

With more than \$600 Billion in worldwide assets, Fortis has the strength to provide some of the most comprehensive benefits in the nation.

To access our program, please call the NARI Health Benefits Desk direct at **888-547-5026** or visit our benefits portal at: www.narihealth.org



Total Health Benefit Solutions For
NARI Members





Benefits for employees and employers: You have to be absolutely confident that your medical insurance plan will do what it's supposed to do if a covered person gets sick or hurt and needs treatment. You simply **can't afford an unpleasant surprise** at claim time. With all of the responsibilities of managing a business, you don't need any additional worries or problems. You and your employees **deserve the peace of mind** that comes from having quality medical insurance. But that doesn't mean you have to drain your bank account in order to obtain it. Now you can buy an economical, top-quality, custom-designed small group medical insurance plan from a world-class insurer, Fortis Insurance Company.

NARI Group Health Benefits

Clear Choice offers extensive coverage.

Members Receive:

- a dependable base of inpatient and outpatient benefits, including wellness services
- a variety of optional medical benefits to custom-tailor their specific plan
- a chance to offer as many as four different plans – including one with a **Health Savings Account**

Clear Choice delivers exceptional value.

Members Receive:

- the flexibility to structure your medical insurance program to meet the exact needs of your group
- the ability to provide richer benefits so you can compete with larger businesses for key employees

Clear choice provides peace of mind.

Members Receive:

- the confidence that comes from dealing with an industry leader – Fortis Insurance Company
- the experience of a company that has sold health insurance plans for more than 110 years
- the strength of a company that's part of Fortis, one of the largest financial services organizations in the world

Preferred Provider Organization (PPO) plan types are extremely popular because they cost less than traditional indemnity plans. We offer several different PPO plan types and a variety of excellent national and regional PPO networks for your consideration.

Plans Available:

▽ **Health Savings Accounts (HSAs) - NEW!!**

▽ **HRA Accounts - Cut Your Health Premiums By Up To 60%!!!**

Group Health - Plan Types

- PPO Copay Plans** **PPO Copay Plans** feature physician and hospital networks. A covered person pays only the selected co pay amount for each covered visit to a physician's office, urgent care center or non-surgical outpatient facility.
- PPO Plans** **PPO Plans** feature physician and hospital networks but do not include an office visit copay. They are generally more economical than PPO Copay Plans and are ideal for packaging with a Health Savings Account (HSA).
- Healthy Edge Plans** **Healthy Edge Plans** are PPO Copay Plans specially designed and priced for healthier groups that anticipate lower utilization of healthcare services. Refer to the separate brochure for more information.
- Group HRA's** **HRA Plans** can provide significant premium savings to employers while still providing high quality major medical coverage that meets the needs. HRAs also include tax and cash flow advantages.
- Group Health Savings Accounts** **Group HSAs** are a tax favored account set up to pay for qualified employee health care expenses. Coupled with a high deductible plan, Group HSAs give small groups significant premium savings while providing both the employer and employee with important tax advantages.

▽ **Hospital Only PPO's Plans**

▽ **Traditional Group PPO Copay Plans**

▽ **Healthy Edge PPO Value Plan**



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