



NAW Health Insurance Trust

The NAW Insurance Trust provides direct members of NAW and members of a NAW member association access to a comprehensive suite of PPO plans with smart, flexible options. **All member companies – not just distributors – are eligible to participate.**

- **Achieve the right balance of benefits** and costs with numerous deductible and coinsurance levels.
- **Empower employees** with consumer-driven, tax-advantaged plans, such as health savings accounts (HSAs) and health reimbursement accounts (HRAs), which are easy to setup and administer.
- **Round out your health insurance benefits** with a full portfolio of ancillary products, including dental and life/AD&D insurance.

Every health insurance plan is easy to administer, comes with first-rate service and includes routine physicals, well childcare, physician and specialty office visits, lab diagnostic tests and much more.

Special Offer for Larger Groups

If you have at least 200 employees electing health coverage, you also have the added opportunity to further customize your plan by selecting an alternate funding arrangement and additional plan designs.

To learn more or to receive a quote, visit www.naw.flexiblebenefit.com or call 866.472.5397.

Why choose a NAW Insurance Trust plan?

- NAW's collective member group buying power means lower overall costs.
- Healthy companies are rewarded with lower premiums.
- An elected board of your peers serves as trustees to manage the trust and portfolio for the benefit of all members.
- Unused claims dollars are returned to the trust's reserve fund — not the insurance company — and can be used, within legal requirements, to reduce future insurance premium increases or otherwise be distributed to participating member groups as deemed appropriate by the trustees.
- Member groups may use their existing broker or select an NAW-preferred broker.
- Access to one of the largest physician and hospital networks in the country.
- Easy administration with online tools for plan administrators.

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NAW's Insurance Trust partners are:

Trustmark Affinity Markets administers the NAW Insurance Trust plans, which are underwritten and administered by Trustmark Insurance Company or Trustmark Life Insurance Company. Trustmark is headquartered in Lake Forest, Ill., has nearly 100 years of experience in the insurance industry, and more than 50 years as a leader serving associations and other affiliated organizations.

Flexible Benefit Service Corporation (Flex) is a general agency and third-party administrator. Flex is headquartered in Rosemont, Ill., and has 20 years of experience in the insurance industry and as a leader in leveraging tax-advantaged plans to create long-term savings for the American worker. The NAW Insurance Trust is distributed and marketed through Flex, which also administers the tax-advantaged plans.

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