NAM Health Care FAQs

Who is eligible to participate in these plans?

All NAM and NAM affiliate members may participate if they have the required number of eligible employees.

If your business is located in an AHP state, in order to get a quote you need to have a minimum of 2 eligible employees and a maximum of 99 eligible employees, SIC codes (2,000-3,000) or NAICS codes (31, 32 ,33), can purchase a plan through NAM Health Care. Please note that in order to participate in the plan, you must have a minimum of two employees enrolled. You will need 50% of your eligible employees to participate in the plan.

If your business is located in an Affinity Small Group state, the minimum participation requirements will vary. In order to be eligible for the Affinity Small Group plans, you need to have a minimum of either 2 or 5 enrolled employees. Please see the map to determine what the minimum is for your state. The Affinity Small Group plans are only available to employers with a maximum of 50 employees, except for California which allows up to a maximum of 100 employees. Many states require a minimum of 50% of your eligible employees to enroll in medical coverage, however, some states do have higher requirements. Please reach out if you have questions.

Can NAM Health Care help my business save money?

The NAM Health Care plans may save you money on annual health insurance costs. To keep costs down for you and your employees, Mercer and the plan providers constantly monitor health care trends to take advantage of the latest innovations. The amount you elect is based on your unique business and your employees' needs. The benefits to your employees remain the same regardless of how much you wish to contribute.

Do I have to be a member to get a quote?

Membership is not required to obtain a quote. For more information on the list of current participating affiliate manufacturing associations, please visit: www.namhealthcare.com.

What coverage will be available?

You will be able to offer any combination of Medical, Dental, Vision and Life insurance coverage. Your employees can use our guided shopping tools to select the most appropriate plans and benefits to fit their family needs. To explore the plans, click above on each product.

When will the plan be available to my business?

If your state indicates a later effective date, a quote will not be available to you right now. You'll be contacted by representative with timeline information. If your state is currently TBD or out of scope, state regulations governing health insurance are beyond our control.

How do I roll out these plans to my employees?

Click the GET A QUOTE FOR YOUR BUSINESS button on the website or contact your broker. Enter your company's employee census and other required documents. Within 5 business days, Mercer will contact you with your customized quote, known as the preliminary quote. After you accept your quote, you will be notified when your employees can sign up for coverage through Mercer's secure web-based platform. Mercer's support team will assist you with onboarding.

Who will operate the plans?

NAM Health Care will be operated by the plan's Governing Committee made up of mostly small and medium-size manufacturers. This committee will manage NAM's fully insured medical, dental, vision and life coverage with the support of Mercer and the plan providers.

Who underwrites coverage?

Coverage is underwritten by the plan providers and their affiliates. The plan providers also maintain fiduciary responsibility.

Can I offer NAM Health Care in addition to existing health insurance?

The NAM Health Care offering is required to be an exclusive product offering.

How long are my rates guaranteed?

When benefits go into effect, rates are set through their 12-month plan year.

What if I am not the employer, but an employee of a member organization?

As an employee, you should contact your HR department for access to benefits information.

What is an AHP?

An AHP, or association health plan, is a type of group health insurance that allows smaller companies to band together to receive access to the same benefits as larger companies. NAM Health Care also allows you to work with your current broker* (AHP only).

What is an ASG?

An ASG, or affinity small group health plan, will be offered in states where the AHP is not permitted. These are small group plans available for employers between 2-50 employees (2-99 employees in some states). You are not able to use your current broker with the ASG plan.

Who is Mercer?

Mercer delivers advice and technology-driven solutions that help organizations meet the health, wealth and career needs of a changing workforce. Mercer is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. Through its market-leading companies including Marsh, Guy Carpenter and Oliver Wyman, Marsh & McLennan helps clients navigate an increasingly dynamic and complex environment. For more information, visit www.mercer.com. Follow Mercer on Twitter @Mercer.

I already have a broker, can I obtain a quote?

If you already have a broker, your broker may work directly with their UnitedHealthcare sales representative to obtain a quote.

Health Insurance

What is covered?

These are not "skinny" plans that do not comply with ACA requirements. All of the following are covered on either the PPO or HDHP plan, with no annual or lifetime dollar limit:

- Prescriptions
- Hospitals
- Mental health and substance abuse
- Preventive care (at 100%)
- Maternity

What does coverage cost me?

You elect to pay a percentage of the plan costs.

Which administrative functions am I responsible for?

The insurance carrier takes care of:

- Compliance

- Disclosure assistance

- Premium billing/payments/payment alerts

- Group-level changes

- Group-level administration

- Claims

- All member-level questions

Are there any other benefits to NAM Health Care?

YES! You and your employees get access to:

- **COBRA Benefit Administration Services** that can reduce your burden and costs by handling employees and dependents who no longer qualify for coverage as employees

- **Virtual Visits** help employees connect with a doctor anytime, anywhere for non-emergency care, even prescriptions.*

- **Comprehensive Diabetes Solution** helps employees prevent diabetes, slow progression of related conditions, and reduce medical costs.

- **Real Appeal®** virtual weight-loss program, with opportunities for one-to-one and live group online coaching; plus, interventions that may help lower costs with fewer claims from diabetes, cardiovascular and other weight-related conditions

- **Rally® digital wellness**, a simple-to-use health survey via myuhc.com® or mobile device, with action plans and tracking results, plus rewards for achieving goals

- **UnitedHealthcare® app**, so employees can have an on-the-go solution to:

- Manage and pay claims

- Estimate and compare procedure costs

- Find care and directions

- View and share health plan ID card

- Search pharmacies, drug pricing and mail orders

Dental Insurance

What is covered?

Every coverage option includes:

- Preventive care, including exams and teeth cleaning
- Basic care such as filling, extractions and root canals
- Major care such as bridges, crowns and dentures.

Is orthodontic care covered?

Orthodontic coverage is available based on the coverage level.

What does coverage cost me?

You elect to pay a percentage of the plan costs.

Are network dentists mandatory?

Your employees can use any dentist they prefer. They can pay less by using a UnitedHealthcare network dentist for some care. To compare coverage options, click here.

Vision Insurance

What is covered?

Every coverage option includes:

- Preventive care, including exams and teeth cleaning
- Basic care such as filling, extractions and root canals
- Major care such as bridges, crowns and dentures.

Do I have to use a network provider?

Employees can use their preferred providers, including those operated by big-box stores and national chains. They may save money by using a UnitedHealthcare network provider. To compare coverage options, click here.

Life Insurance

What is covered?

Each employee is covered for a $25,000.00 death benefit. An included Accidental Death & Dismemberment portion provides the employee with additional insurance coverage for the loss of life or injuries sustained in an accident on or off the job.

How many employees does my business need to qualify for this plan?

Plans are designed for member businesses consisting of 2-5, 6-19, 20-50 and 51-199 eligible employees. All plans feature a $25,000.00 death benefit

Who underwrites this coverage?

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL -TX (05/03), Form UHCLD-POL 2/2008-TX, or Form UICLD-POL -TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; and Unimerica Life Insurance Company of New York in New York, NY.

Does the employee need to answer health questions?

No. The coverage is guaranteed-issue, so every employee can be enrolled regardless of health condition.

Does employee coverage end with end of employment?

Not necessarily. The employee can convert to an individual policy. Medical underwriting may be necessary.

Does the death benefit remain the same?

As with all basic term life policies, the death benefit reduces as the employee enters a new age group. At age 65, the benefit reduces to 65% of the original benefit amount; at age 70, the benefit reduces to 50% of the original benefit amount.