

## **NAA Insurance Center Frequently Asked Questions**

### **Is NAA membership required to enroll in health insurance or any of the other benefits?**

- Yes. Companies interested in becoming a member of NAA can go [here](#) to find out more about membership and find their local association affiliate to join. Becoming a member of your local affiliate automatically makes you a member of NAA.

### **What benefits are available?**

- The NAA Insurance Center includes a wide range of employee benefit options created to provide comprehensive coverage with the most affordable plans across the country. Benefit choices include medical/prescription, dental, vision, life and disability insurance, pre-tax savings accounts and both qualified and non-qualified retirement plan options.

### **When does coverage start?**

- Once you've enrolled your coverage will typically begin on the first day of the following month.

### **Are pre-existing conditions covered?**

- Yes! Our Healthcare Solutions cover pre-existing conditions for any health benefit as prescribed within the Affordable Care Act's "essential health benefits".

### **How does –the NAA Insurance Center’s healthcare solutions address individuals who may have already met portions of their current health insurance deductible?**

- Many insurance carriers have a provision called a deductible carry-over, which allows a person to apply, or carry-over, medical expenses from their current health insurance to their new health insurance carrier to satisfy the portion of deductible the individual has already met. This way, they do not have to start over to meet their deductible when switching health insurance carriers mid-year.

### **How much does it cost?**

- Cost varies based on your group size, the level of benefits you choose to provide to your employees and region of the country in which you live. Your program consultant will help you figure out what price is best for your needs.

### **If a company is based in one state, but has locations in various other states, do properties have to be members of those state affiliates?**

- Yes. Both the parent organization and any properties that are part of the organization with employees who wants to participate must be members of a local affiliate association.

#### **What happens to your insurance when your membership lapses?**

- Upon membership lapse, the member will receive notice of non-renewal of their insurance if dues are not paid up within 60 days.

#### **What is the process of terminating my current insurance plan?**

- Insurance plans are month to month. As long as you give 30 days notice to your current insurance carrier, you may switch insurance plans at any time.

#### **Do suppliers qualify?**

- Yes, suppliers qualify for this program.

#### **How do I get started?**

- To get started, [click here!](#) This will lead you to a form which, once complete, will go to our broker representative who can review your information and discuss plans that fit your needs.

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