

NORTH DAKOTA MEMBERS ONLY

**NORTH DAKOTA  
REAL ESTATE**  
Benefits Center

Presented by

**NDAR**  
North Dakota Association of REALTORS®

## **Affordable, quality, health solutions for ND REALTORS®**



There is now an alternative to the ACA exchange and private insurance for our members. Through the North Dakota Real Estate Health Benefits Center, your independent business may qualify for quality, affordable coverage that works with your lifestyle, gives you and your dependents the best care possible, and fits with your financial picture.

Learn More at

**NDREHealthBenefits.com**

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NPN: #8938171

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## You've got questions, we've got answers.

### ★ **How are you able to offer such great pricing on these plan designs?**

North Dakota Association of REALTORS® Health Benefits Center harnesses the scale of every North Dakota REALTOR® to provide greater health spending control for members and their families in good health.

### ★ **Who qualifies?**

Business owners, Sole proprietors and independent contractors in good health may establish a self-funded plan for their business, covering themselves and their dependents, and join a captive to more effectively manage their health expenses and benefit from the larger group.

*Please Note: To be eligible for this program you must have a legal business entity in the form of a Tax ID.*

### ★ **Is preventive care covered?**

Similar to ACA plans, qualified preventive services are not subject to the deductible, and are covered 100% by the program.

### ★ **How is this plan different from traditional insurance plans?**

NDAR is sponsoring a captive insurance program. As a participating member you have ownership in the program. Members self-fund their healthcare costs up to a pre-established level. If claims are low the savings go toward the captive, allowing participants to benefit in the form of savings the following year. If claims are high, the program is protected by stop-loss insurance. Stop-loss insurance caps your maximum exposure. Part of your monthly payment includes stop-loss insurance.

### ★ **What does my payment include?**

Each month you make a payment that covers the fixed costs of your plan: The monthly plan payment, stop-loss insurance, technology, and administration. This monthly payment is fixed for the full year.

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