

NAW is pleased to introduce the NAW Insurance Trust



The new NAW Insurance Trust is a health insurance program that takes advantage of NAW's collective member company buying power, rewards healthy companies with lower premiums and offers the added protection of a pooled reserve fund.

To be eligible to participate, a company must be a NAW direct member or a member of one of our member associations. **And, all members, not just distributors, are eligible to participate.**

Other things you should know about this program are:



The Trust offers a fully-insured health plan administered and underwritten by Trustmark Insurance Company or Trustmark Life Insurance Company (Trustmark) that is distributed and marketed by Flexible Benefit Service Corporation (Flex). The NAW Board of Directors serves as Trustees with sole authority to select group insurance coverage and oversee the reserve fund.

The advantages of the Trust are:

- NAW's collective member company buying power means lower overall costs.
- Healthy companies are rewarded with lower premiums.
- Unused claims dollars are returned to the Trust's reserve fund - not the insurance company. This reserve can be used, within legal requirements, to reduce future insurance premium increases or otherwise be distributed to participating members in a manner deemed appropriate by the Trustees.
- Member companies may use their existing agent or select an NAW preferred agent.
- Access to one of the largest physician and hospital networks in the country.
- A wide variety of medical plans, each with deductible and coinsurance options.
- Online tools for plan administrators to manage information for participating employees.

To learn more contact Robert Jackway & Associates, Inc. a NAW Trust Preferred Agency



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