



Northwest Marine Trade Association MBA Health Insurance Trust

Available to Members Only:	Employer Benefits available exclusively to “Marine Industry” members of the Northwest Marine Trade Association.
Group / Employee Health Insurance:	The MBA Health Insurance Trust is a GROUP insurance program. Group insurance is essentially for ALL ACTIVE EMPLOYEES of COMPANIES ranging from 4 employees to 500+ employees. Individual/Family coverage is available for employers with 1-3 employees.
Minimum Employee Eligibility / Participation Criteria	<ul style="list-style-type: none"> • Employers with 4 to 5 full time employees (100% must enroll) • Employers with 6 to 10 full time employees (100% must enroll, LESS ONE) • Employers with 11 or more full time employees (80% must enroll) <p>Dental and Vision coverage available to employers enrolling 4 or more employees.</p>
Local Claims Service & Insurance Carriers	<ul style="list-style-type: none"> • Regence Blue Shield (Companies transferring from Regence coverage into the MBA Trust are required to be an NMTA member for 6 months or more) • Group Health Options (Not available in all areas)
Why the MBA Program?	<ul style="list-style-type: none"> • Premium / Savings of 15 to 30%, primarily due to over 80,000 Healthy Industry-related participants throughout the Northwest collectively purchasing their health insurance. • Premium Rate Stability (the MBA Trust’s September Renewal Increases have been and remain very competitive). • First Dollar Preventive Care / Wellness Benefits, 24 Hour On the Job Coverage for Owners (built into all plans available). • Exclusive Administration and Consulting Services from EPK & Associates, Inc. and Capital Benefit Services, Inc. COBRA billing and administration is provided at no extra cost. Find out more at www.epkbenefits.com.
Membership Defined	<p>Currently there are over 130 NMTA member companies participating in the MBA Trust who have experienced the benefits of a program that leveraged over \$220 million in health insurance coverage.</p> <p>Participation in the program supports the NMTA and your local marine industry.</p>