Advantages of Enrolling in the Cal NECA Health and Welfare Trust Plan CAL NECA

Cal NECA Contractors enjoy:

- Multiple health plan choices, from trusted and financially sound insurers, to individually select to best serve your employees
 - Blue Shield of California (PPO, HDHP, HRA, HMO)
 - Kaiser (Northern & Southern California HDHP, HRA, HMO)
 - Delta Dental
 - Vision Service Plan
- ✓ Welfare Benefit Options
 - Life and Accident Insurance
- ✓ Competitive group insurance pricing
- Comprehensive health plan with richer benefit options & more flexibility than the typical individual health insurance program... without all the caveats
- ✓ Flexible enrollment NECA members can enroll in the plans one year and change their mind the next year
- ✓ 24/7 internet access to the Cal NECA website; <u>www.calneca.com</u>, including:
 - Enrollment Applications and Forms
 - Monthly Benefit Calculator
 - Bill Rate Comparison
 - External links to health insurance providers
- ✓ Administrative Support provided by United Administrative Services (UAS)
 - Member service support
 - Benefit eligibility confirmation
 - HRA Reimbursement administration
 - Premium billing

To learn more about our program, please contact ICMS (888.244.4491) or visit our website at www.calneca.com

Your costs of administering a health insurance program are high.

Let the Cal NECA team do it for you so you can get back to business!