



# National Restaurant Association health plans

Serving the unique health care needs  
of the hospitality industry.



# National Restaurant Association: Legacy Product Overview



## National Restaurant Association

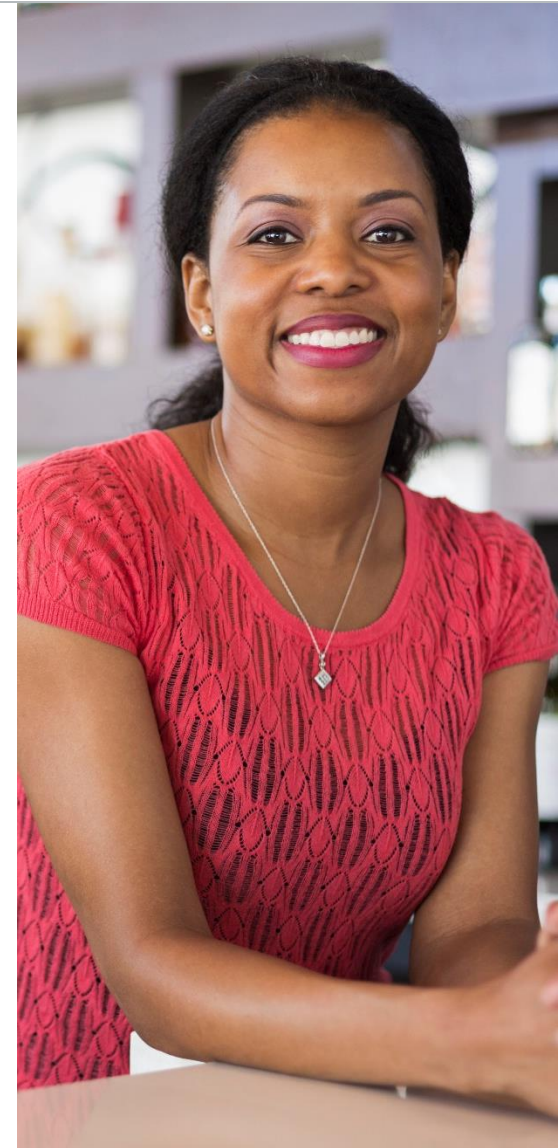
- The largest foodservice trade association in the world supporting over 500,000 restaurant businesses.

## National Restaurant Association & UnitedHealthcare

- In 2010, UnitedHealth Group and the National Restaurant Association created a joint venture to offer pricing solutions to NRA Member firms.
- UnitedHealthcare is the only **endorsed** health carrier of the National Restaurant Association and other state hospitality associations nationwide.
- Currently there are approximately 125,000 members participating in our NRA Legacy program.

## Membership Qualifications

- All Regular and Affiliate members of the National Restaurant Association qualify for UnitedHealthcare's NRA Legacy program.



## 2-50 size groups:

- **Medical:** Adjusted community rates (No medical discount available).
- **Ancillary:** Up to a 5% discount off the UnitedHealthcare rates.

## 51-99 size groups (Fully Insured):

- **Medical:** Up to a 5% discount off the final UnitedHealthcare rates.
- **Ancillary:** Up to a 5% discount off the UnitedHealthcare rates.

## 100+ size groups (Fully Insured):

- **Medical:** Up to a 5% discount off the UnitedHealthcare manual rates.
- **Ancillary:** Up to a 5% discount off the UnitedHealthcare rates.

## 2-99 size groups (CA & CO only):

- **Medical:** Adjusted community rates (No medical discount available).
- **Ancillary:** 5% discount off the UnitedHealthcare rates.

## Ancillary:

- Discounts are applied towards the available rate relief in the market. The 5% discount is not applied on top of max rate relief available.

*National Restaurant Association Legacy Product is not available in the following states: HI, ID, NY*

# National Restaurant Association: Legacy Product

## How do I get a proposal?

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### Working with an Insurance Agent:

- Ask your agent to request a UHC proposal with the National Restaurant Association Preferred Pricing from their UnitedHealthcare sales rep.

### Not working with an Insurance Agent:

- Please connect with the UnitedHealthcare Regional Account Executive assigned to your market. Depending on your preference, the Regional Account Executive will:
  - Introduce you to an agent in your market that specializes on the hospitality industry OR
  - Connect you with our UnitedHealthcare Direct Sales team that specializes on working directly with customers.
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### National Restaurant Association

- The largest foodservice trade association in the world supporting over 500,000 restaurant businesses.

### Restaurant & Hospitality Association Benefit Trust & UnitedHealthcare

- In 2018, UnitedHealth Group began administering the Restaurant & Hospitality Association Benefit Trust. The RHABT is situs out of the state of Illinois as a Single Large Employer/Bona Fide Association.
- UnitedHealthcare Illinois Plans + UnitedHealthcare Choice Plus Network.
- Agent/Agency is required to be licensed in Illinois to receive commission on R&HABT business.

### Membership Qualifications

- SIC Code: 5812, 5813, 7011, 7032 & 7041
- Participation: 50% Participation of all Full Time Employees; less valid waivers
- Carve Out: There must be 5+ eligible managers & 11+ Eligible Employees (including managers) to qualify for a carve out. 50% Participation of eligible managers.



### Working with an Insurance Agent:

- Ask your agent to request a UHC proposal with the National Restaurant Association Preferred Pricing from their UnitedHealthcare sales rep.

### Not working with an Insurance Agent:

- Please connect with the UnitedHealthcare Regional Account Executive assigned to your market. Depending on your preference, the Regional Account Executive will:
  - Introduce you to an agent in your market that specializes on the hospitality industry OR
  - Connect you with our UnitedHealthcare Direct Sales team that specializes on working directly with customers.
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### 2-19 enrolled employees (and virgin groups):

#### **Preliminary Rates:**

- R&HABT quote request form
- Member level census

#### **Underwritten Rates:**

- Tax ID #
- Individual employee applications
- Employer application

### 20 enrolled—99 eligible employees:

#### **Preliminary Rates:**

- R&HABT quote request form
- Member level census

#### **Underwritten Rates:**

- Tax ID #
- Employer application

### Current UnitedHealthcare customers looking to move to the R&HABT:

- R&HABT quote request form
- UnitedHealthcare policy #
- UnitedHealthcare renewal date

*Current UnitedHealthcare clients are able to move to the R&HABT at their UnitedHealthcare renewal date only.*

### 2-19 enrolled employees (and virgin groups):

- Prime enrollment spreadsheet or individual applications.
- Employer application.
- Copy of binder check (estimated 1<sup>st</sup> month premium – payable to UnitedHealthcare)
- Sold exhibit/proposal.
- W&T.
- National Restaurant Association member number.
- R&HABT franchise code: 7510000 or if written through a GA: 7510XXX (XXX = last 3 digits of GA franchise code).
- Agent/agency must be licensed in IL to receive commission on NRA Trust business.
- R&HABT Participation Agreement

### 20 enrolled—99 eligible employees:

- Prime enrollment spreadsheet.
- Employer application.
- Copy of binder check (estimated 1<sup>st</sup> month premium – payable to UnitedHealthcare).
- Sold exhibit/proposal.
- W&T or participation certificate.
- National Restaurant Association member number.
- R&HABT franchise code: 7510000 or if written through a GA: 7510XXX (XXX = last 3 digits of GA franchise code).
- Agent/agency must be licensed in IL to receive commission on R&HABT business.
- R&HABT Participation Agreement



# Benefit trust

## Service fee



**2.05%**  
service fee

- Added to the invoice for all Restaurant & Hospitality Association Benefit Trust members.
- Included on the Monthly invoice as a separate line item and is not included in the UnitedHealthcare medical premium.

## What does the service fee cover?

The fee covers the following Trust expenses:

- Hiring auditors.
- Filing paperwork with the government.
- Plan administration.
- Fiduciary responsibilities.



### Real Appeal:

- UnitedHealthcare program that promotes weight loss and a healthy lifestyle

### Rally:

- Rally helps bridge the gap by generating excitement about taking the first step, keeping people engaged and motivated through social connections, and making the process of maintaining good health habits rewarding and fun.

### UnitedHealth Allies:

- Health discount program offers savings on a broad range of health and wellness products and services. This may motivate employees to become more engaged in their health care choices and feel more empowered to live a healthier lifestyle.

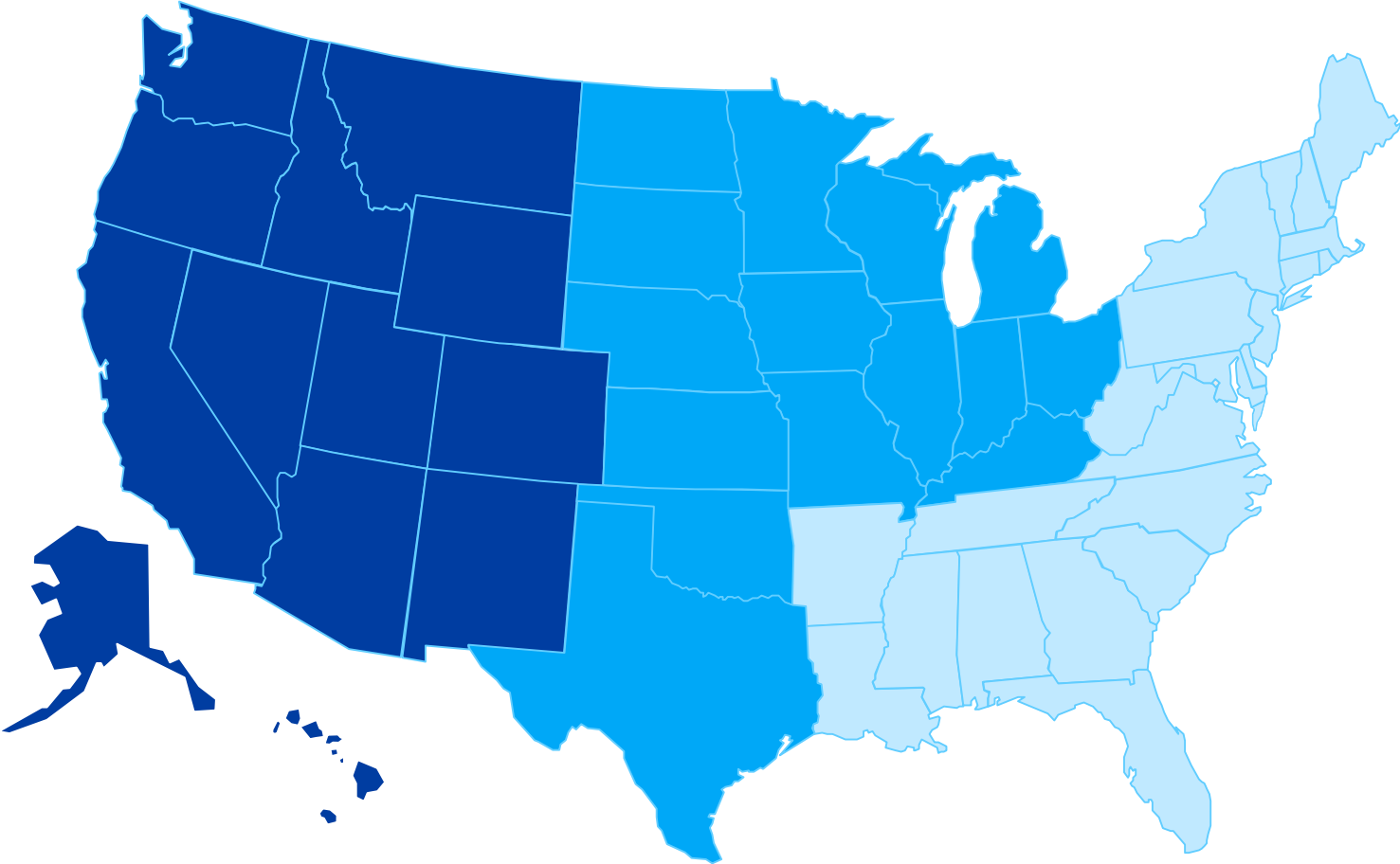
### Optum Rx – Pharmacy Discount Cards:

- Savings of up to 75% on all FDA approved prescription medications.
- 62,000 + Participating pharmacies nationwide including: Walmart, Walgreens, Rite Aid, Target, Costco, Good Neighbor, CVS, Duane Reade
- Members must choose between their Rx benefits through UnitedHealthcare or the Pharmacy discount card (wherever the savings is greater).
- All NRA Members (even those without UHC insurance) qualify for this program



# Regional Account Executive territory map

Association and Trust



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**Thank you.**