

# Why Join NCHBA

## Group Insurance Trust?

## Did you know...



## JOINING TOGETHER

with other NCHBA members means...

### ... lower pricing.

Our goal is to offer a lower price through the pooling together of member firms.

### ... cost stability and lowered risk.

NCHBA Group Insurance Trust is fully underwritten through **Blue Cross NC**, giving you premiums based on your employees' experience, plus long-term rate stability and more predictable renewals.

### ... better benefit options.

Together, NCHBA member firms can access benefit options that may not be available to you or your employees.

### ... using powerful and intuitive tech.

NCHBA Group Insurance Trust utilizes **Benefitsolver** for eligibility and enrollment. Enter all benefits information into a *single system* and receive a *single Invoice* for all lines of coverage.

### ...saying goodbye to service hotlines.

NCHBA Group Insurance Trust partners with **Capstone Administrators**, so you'll have a dedicated Account Manager you can contact directly with any plan questions.



**Fully-insured medical  
plan options offered through  
Blue Cross and Blue Shield  
of North Carolina**



Each member firm has a universal  
**date of July 1st**  
but you can join anytime  
**throughout the year**



**Ancillary Benefits  
Dental, Vision, AD&D,  
Group Life, Disability**