

1. "SF Advantages over FI"...what does FI stand for please?- *SF is self funded (NG plans) and FI is fully insured, i.e. the typical BCBS or other carrier plans that you see*
2. Are there industries you will not consider?- *We actually have a broader range of industries than a lot of carriers. The short answer is no.*
3. Do you have something for 2-5 employees?- *yes our products go down to 2 employees the 5-200 number is just where we tend to be the most competitive*
4. do you have specific health questionnaires or will you accept other carrier's HQs?- *We do accept some other carrier's for firm rates but not all, feel free to reach out if you have questions regarding a certain one. Most carriers do accept ours though.*
5. Does a group that has a fully funded plan in place (1/1 calendar year) have to wait until the plan year ends or can they change during the year?- *Fully Funded plans are usually month to month contracts and they can cancel during the plan year. I would suggest reaching out to get specifics*
6. Does the group plan use the AETNA PPO?- *We use either Cigna OAP PPO network or Aetna's ASA PPO network*
7. For the Employee Premiums, does the employee pay the \$377 and the employer pays the \$377? Or does the employee pay half the \$377 and the employer pays the other half?- *It would be a 50/50 split, the employee is responsible for half and the employer is responsible for half.*
8. Is there a percentage of employees required to be in the group?- *it requires 50% participation or 75% after valid waivers, however we have a lot of tools to get participation where we need to be. Feel free to reach out to discuss specifics*
9. The group needs to be healthy is that correct?- *It's all relative, if you know of specific conditions feel free to call to discuss. However we write Americans so there are plenty of cases with a lot of health issues.*
10. to get a quote, where do we send the census to or can we quote from Natl Gen software?- *Email a census to [Gabriel.edery@ngic.com](mailto:Gabriel.edery@ngic.com) and I will take care of it for you*
11. What is the Sweet spot for Number of employees? earlier slide said 2-200- *Our most competitive space is 5-200.*
12. Can a group be an Association or specifically an company employee group?- *We cannot write a group as an association it would need to be specific employers.*
13. Is there a TWC report required (Texas Workforce Commission filing report)- *Not to get the quote, but it is a part of the employer requirements when enrolling the group. If you have specific concerns about it please call to discuss it.*
14. Are certain industries charged more due to risk? Are there some that are auto decline based on nature of work?- *Some industries will receive more favorable ratings based on the industry. That being said we're competitive throughout all industries, and there are none that are an auto decline.*
15. Speak a little about replacing a companies current plan mid year. Do you foresee that being a difficult sale ? Any PreX terms?- *It can sometime depend based on their current plan, but it is something we do all the time with no problems. Please call to discuss specifics*
16. Is there a Census Form on the website and/or can one be sent to an agent?- *If you need one just email [Gabriel.edery@ngic.com](mailto:Gabriel.edery@ngic.com) and I will provide you with one.*
17. HSA plan options?- *Yes we have a wide variety of HSA compatible plans*

18. Is there an electronic enrollment for the group and or employee?- *we have electronic medical applications. For all the employer paperwork we have a wide variety of resources available to help through the process.*