

NRCA launches National Health Care Program

By Tom Shanahan, NRCA Vice President of Enterprise Risk Management

NRCA is pleased to announce it has partnered with Vault Health Strategies, Bloomington, Ill., to offer a comprehensive national health care program that offers multiple coverages and options and is designed to meet each member's unique needs. Vault Health Strategies offers plans for employers of any size with full- and/or part-time employees, seasonal workers or subcontracted labor and will help guide you in finding the right benefits for your company.

When creating its new health care program, NRCA had two primary goals: create a comprehensive health care program that addresses members' individual needs and help members gain control over their health care costs and employee-benefit programs. In addition, the program must be competitive and provide ways for members to save money on their health care expenses.

The Program

The NRCA Health Care Program is open to all company types, sizes and budgets and offers measurable value for NRCA members. This value comes through significant cost reduction, product innovation, customization and improved health outcomes of those who are insured.

With the NRCA Health Care Program, you can:

- Improve or offer an employer-sponsored major medical health care plan.
- Make health care available to employees with or without employer contributions.
- Offer voluntary benefits, such as dental, vision, life, disability and accident insurance available to your employees.
- Work with your current broker or use an NRCA Health Care Program broker.
- Save a lot of money.

The program offers a variety of coverage options, including:

- Nine guaranteed-issue health care plans for small, price-sensitive companies and those with a high percentage of part-time and/or seasonal employees
- Twenty-four level-funded health plan designs for small-sized companies with two to 75 employees
- Custom-designed traditional self-funded plans for companies with 50 or more employees
- Ancillary and specialty products such as self-funded dental coverage; post-retirement benefits; life, accident and disability coverages; and hospital benefit plans

- Captive services for major medical and workers' compensation coverages
- Risk management plans and cost-containment strategies with a second-opinion option
- Prescription cost-containment
- Opiate dependency case management
- Telemedicine
- And more

In addition, members can retain their current brokers or use an NRCA Health Care Program broker. Either way, Vault Health Strategies will be happy to provide free consultation and develop a quote based on your company's needs and budget.

Taking Care of Employees

Finding and keeping good employees is one of the toughest challenges for any employer, especially in the roofing industry. The pay you offer isn't the only motivator for attracting and retaining your workforce, so you should review your employee benefits and current health care offerings and consider offering benefits unique to your market and company culture. When a prospective employee considers joining your company, he or she likely will weigh many factors: salary, vacation and sick leave policies, and health care. Employee benefits, including health care, often are a deciding factor.

For information about the NRCA Health Care Program, visit nrcahealth.com or call Vault Health Strategies at (866) 431-8721.

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