

Health Benefits Policy

Policy Type:	Board of Directors	Approval Date:	Mar 10, 2025
Category	Membership	Next Review Date:	January, 2026
Applies to:	All Participants		

Purpose

This policy outlines the terms and conditions governing participation in the NPAA Health Benefits Program, including payment obligations, default protocols, and the roles and responsibilities of both parties.

Eligibility

- Participants must be a Membership PLUS member with the NPAA in good standing.
- Enrollment is subject to:
 - Signing the NPAA Health Benefits Agreement (the “Agreement”);
 - Meeting the eligibility requirement of RWAM and being approved by RWAM for coverage under the Plan (the NPAA does not and will not review Participants’ eligibility);
 - Providing accurate payment information; and
 - Ensuring ongoing compliance with the terms of the Agreement and the RWAM Group Benefits Master Application (the “RWAM Agreement”).

Payment Terms

- Participants agree to make monthly payments for the full term of the health benefits plan, as outlined in the Agreement.
- The Participants authorize the NPAA to:
 - Collect a one-time non-refundable administration fee of 10% of the annual premium upon enrollment;
 - Collect a security deposit equivalent to one month’s payment upon enrollment;
 - Collect the first month’s payment upon enrollment; and
 - Collect any fees for late payment, including NPAA administrative fees, or late notice cancellation fees, including NPAA administrative fees, which may be payable.
- Payments will be collected via pre-authorized debit (PAD) or credit card on the agreed-upon date each month.

Refunds and Cancellations

- No refunds will be issued for partially used months.
- Early termination before the two-year commitment or during term of service (outside of renewal period) will result in the participant being responsible for any outstanding payments up to the date of termination.
 - If a cancellation request is received with less than 30 days' notice, such cancellation request will be subject to either an additional full month's premium or 15% late notice fee in accordance with the RWAM Agreement.
- Following the initial 2 year commitment, Cancellation requests must be submitted in writing with 30 days' notice and be within the renewal period
- Please refer to the NPAA Health Benefits Program Agreement for other terms of cancellation

Non-Payment Protocols

If a payment is declined

- A notification will be sent immediately.
- Participants will have a 7-day grace period to rectify the payment issue.

If the payment is not resolved within the grace period

- Benefits may be suspended until the account is brought up to date.
- A \$50 administrative fee will apply for each missed payment.
- NPAA Membership is placed on hold.

Responsibilities of the Participants

The Participant agrees to comply with the RWAM Agreement and fulfill certain of the NPAA's obligations as the Applicant under the RWAM Agreement, including:

- Complying with all Plan eligibility requirements;
- Maintain all records and documents related to the Plan;
- Only enrolling actively working, eligible permanent employees and their eligible dependents under the Plan;
- Exchanging with the NPAA employee/dependent personal information and authorizing the NPAA to exchange the same with RWAM for plan administration purposes;
- Immediately notify the NPAA of any employee who ceases to be Actively at Work or eligible for coverage and authorize the NPAA to notify RWAM of the same;
- Immediately notify the NPAA of any changes to the Contributory or Non-Contributory status of employees' premiums/contributions, including changes affecting the status, for tax purposes, of any benefits provided under the Plan and authorize the NPAA to notify RWAM of the same; and

- Agrees to cooperate fully with and allow the NPAA access on request to all employee or other records in the Participant's possession or within its control relating to the RWAM Agreement, the Plan, or the administration thereof, and to authorize the NPAA to allow RWAM access to the same.

Additionally, the Participant will:

- Provide all information required by RWAM for the individual appointed by the NPAA as the Plan Administrator to complete any necessary documents for the processing of any Life Insurance or Long-Term Disability claims;
- Contact the dependents of any deceased employee and provide such dependents with the information necessary for them to submit a Life Insurance claim; and
- Manage their own employment agreements/policies regarding benefit entitlement, cost-sharing arrangements, and benefit availability for employees on disability, maternity, paternity, or any other type of leave, provided that the Participant shall always ensure that any terms of their employment agreements/policies are in compliance with the eligibility requirements and limitations of the Plan.

Default and Termination

- If payments are not made for two consecutive months, the participant's account will be considered in default, and benefits will be **terminated**.
 - NPAA reserves the right to recover unpaid balances through **collections or legal action**, as outlined in the Payment Agreement.
- If the Participant fails to comply with any other obligation set out in the Agreement, including any obligation relating to enrollment of employees in the Plan or the provision of any information or records, and such failure is not remedied within fifteen (15) days or if such failure cannot be remedied, the account will be considered in default, and benefits may be terminated, at the NPAA or RWAM's discretion.
 - The NPAA reserves the right to commence legal action against the Participant for any breach of the terms of this Agreement or the Schedules attached thereto.

Responsibility of NPAA

- NPAA will remit participant payments to the health benefit provider on time, provided participants fulfill their payment obligations.
- NPAA will communicate any changes in program terms or pricing in advance.
- The NPAA is not responsible for approving claims or eligibility criteria for RWAM insurance.
- The NPAA is not responsible for the Participants' paperwork or claims management.
- The NPAA is not responsible for, nor will it be involved in, mediating denied claims.
- The NPAA is not responsible for reviewing Participants' employment agreements with its employees or any of its internal policies.

- The NPAA is not responsible for providing legal advice regarding the provision of benefits to the Participants' employees or any employment law concerns/issues between any the Participant and its employees.

Policy Updates

Any updates to this policy will be communicated via official channels to all relevant personnel.

Revision History

Version	Date	Summary of Changes	Initials	Changes Marked
1.0	January 2025	Create - legal review	HB	Yes
2.0	January 2026			