

## NBPA provides you with:

- Accurate and efficient claims processing
- Plan Document and Summary Plan Descriptions
- Detailed Explanation of Benefits and claim checks
- Prescription drug cards
- Professional consultation for non-routine and disputed claims
- Coverage analysis that shows dollar amounts of claims by claim types
- Customized claims reports
- Year-end plan reports
- Annual plan design reviews

## Benefits of self funding

- Eliminate payment of premium taxes, usually 2 to 3% of monthly premium
- Premiums based on your group's history
- Eliminate insurance company risk and retention charges
- Retain control of health plan reserves—no pre-payment of premium to insurance company
- Self-funded plans do not have to comply with state mandates—only federal (such as ERISA, COBRA or HIPAA)

## About us

Noridian Benefit Plan Administrators provide health, dental and vision insurance, life insurance, third party administration services, Medicare benefit administration services, and a variety of other individual and employee group insurance products. Noridian is headquartered in Fargo, N.D., and employs more than 2,000 people in several states.



Employee Benefits Simplified



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*We can make your job easier.*

*Noridian Benefit Plan Administrators (NBPA) works exclusively with insurance agents and brokers providing complete administrative services programs for self-funded employee benefit plans.*

### **Go with the experts**

NBPA is known for superior service and high quality products. Working with you, the staff at NBPA designs self-insured plans to accommodate the group's benefits program. Our personal service style is unique in the health insurance marketplace.

### **We're with you all the way**

Health insurance is complex, but NBPA makes it easy to understand. Not only do we design a plan for you, we arrange for:

- Stop-loss insurance
- Claims processing
- Plan Documents and Summary Plan Descriptions for employees
- Prescription drug cards ensuring cost effective drug benefits for employees throughout the United States
- Discount arrangements with more than 25 national PPO firms

We also have the expertise to analyze, design and implement dental, life, short-term disability, flexible benefits and long-term disability coverage. For employees terminating coverage, we offer COBRA administration services that can be integrated with all group benefit programs.

### **Flexibility and choice**

NBPA builds insurance coverage around the client's business needs. Our size gives us the flexibility to fashion creative insurance solutions. We can develop special stop-loss packages for specific individuals in your employee pool, as well as provide special programs for executive staff members. Bills and statements are customized to your specifications, and we can combine invoices for all your group's coverage.

### **Professional and cost-effective**

At NBPA, your needs are the priority. Working with the finest reinsurance companies in the country, we shop the market to find the most competitive stop-loss rates. And when it comes to processing claims, we are ranked as one of the highest rated third-party plan administrators in the country.