mhp Members Health Plan

NAIFA MEMBERS

Two Plans. One Partner.

Health Coverage Solutions for Employer Groups and the Self-Employed from Members Health Plan.

POWERED BY: MB | MemberBenefits

MHP Captive + MHP Solo

Smarter Health Coverage for Your Clients — and for You.

From employers looking for an alternative to fully insured renewals to independent professionals who need major medical coverage, Members Health Plan gives NAIFA members two solutions, powered by Member Benefits.

MHP Captive

For Employer Groups with 5+ Enrolled Employees

A group health captive in which employers gain visibility into claims and pharmacy spend, and benefit from strong plan performance.

- **Nationwide** for small, mid-size & large groups
- **$0** upfront capital contribution
- **100%** surplus return potential after runout*
- **Curated** TPA, PBM, network & stop-loss

MHP Solo

For the Self-Employed and the Business of One

Major medical coverage for sole proprietors, freelancers, independent contractors and self-employed professionals, including many independent advisors.

- **Choice** of PHCS or UnitedHealthcare network
- **$2,500**, $5,000 or $10,000 deductible
- **100%** in-network after the deductible**
- **$0** preventive care

*Subject to plan performance and applicable terms. **Covered in-network services; see reverse for details.

Learn more at membershealthplan.com • mhpsolo.com/naifa

MHP Captive and MHP Solo at a Glance

A side-by-side look for insurance and financial professionals

	MHP Captive	MHP Solo
Who it's for	Employers with 5+ enrolled employees: small, mid-size and large groups, nationwide	Sole proprietors, freelancers, independent contractors and self-employed professionals
Structure	Group health captive; employers control their own plans	Major medical plan with family coverage
Partners & network	Curated TPA, PBM, network and stop-loss partners; national Cigna network access	PHCS open network, or UnitedHealthcare (in and out of network)
Plan design	Choice of multiple plan designs; finalized with you and your client	Same benefits on every plan; choose a $2,500, $5,000 or $10,000 deductible
Costs	$0 upfront capital; employers fund claims, administration and stop-loss	Plan pays 100% in network after the deductible**; $0 preventive care
Upside	Up to 100% of unused claims dollars returned after runout and reconciliation*	Flat pricing for 3+ children; family deductible and max are 2× individual
Getting started	Submit a census and plan details; we confirm fit, finalize design and support enrollment	Get a quote online in minutes at mhpsolo.com/naifa; coverage begins on the first of the month

Note: Plan details subject to change.

THE FAST FACTS

- **Group + individual** solutions, one partner
- **5+** enrolled employees for Captive
- **$0** upfront capital for Captive groups
- **PHCS or UnitedHealthcare** for Solo
- **Proposal & implementation** support for brokers



NAIFA Insurance Choices Program

Many other insurance plans — including group, individual, and Medicare solutions — are available to NAIFA members through the NAIFA Insurance Choices program.

1-800-282-8626

For MHP Captive:
membershealthplan.com
For MHP Solo:
mhpsolo.com/naifa
For the NAIFA Insurance Choices Program:
memberbenefitsmarketplace.com/fspnaifa

*MHP Captive surplus is subject to plan performance, runout, reconciliation and applicable terms. **MHP Solo pays 100% of covered in-network services after the deductible; UnitedHealthcare out-of-network care is paid at 60% until a separate out-of-network max. Family amounts are 2× individual.