

## Working Together to Offer Dealers a Solution to MANAGE HEALTH CARE COSTS

It's no secret that healthcare costs are out of control. In the past, just about everything was subject to a deductible, including coinsurance, prescriptions, doctor visits, and hospital stays. Then, managed care became main stream and consumers became uninvolved in the true cost of healthcare by paying only the required \$10 - \$20 copay.

The true costs were unloaded on the employers and insurance companies. Costs began to rise because providers had "guaranteed" patients through the networks and no incentive to offer competitive pricing. For businesses such as auto dealerships, it may seem impossible to offer affordable medical coverage as part of a benefit package... until now.

### WHAT'S THE SOLUTION?

The American International Automobile Dealers Association (AIADA) has partnered with the National Automobile Dealers Association (NADA) to offer members a program to help manage their healthcare dollars. For the first time in the history of the two largest national dealer associations, AIADA and NADA Insurance are working together to offer both memberships a solution to the critical issue of health care.

The **Dealer Advantage Program**, offered exclusively through Wells Fargo Insurance Services, is a preferred funding plan that provides unique and innovative healthcare solutions which allow members to take advantage of competitive premiums, increased cash flow, and financial advantage for good claims experience. In addition to these savings, the plan protects members through comprehensive excess loss provisions, provides a greater opportunity to participate in health care choices and will help drive down costs through the use of medical outreach plans, and a national network of providers.

### AIADA & NADA MEMBER BENEFITS INCLUDE:

- **Reduced Health Care Costs** - Special discounts and underwriting can help reduce administrative costs associated with health care for members
- **Increased Cash Flow** - Dealers can retain and invest the reserve dollars paid to a traditional health care provider as well as take advantage of a reduction in state premium tax
- **Customized Plan** - Dealers can tailor plans to their member needs by using one of six PPO options
- **Long Term Solution** - Management tools allows dealers to control health care costs over multiple years, to help avoid high annual increases
- **Unique Medical Outreach** - Proactive Disease, Care and Health Management programs engaging members before, during and after medical events. These programs offer measurable cost savings and improved care.

The Dealer Advantage Program is the only healthcare solution designed specifically for dealers and endorsed by NADA.

Call today to learn how this exciting new benefit can help you save money for you and your employees.

For More Information,  
visit [www.nadainsurance.com](http://www.nadainsurance.com)  
or call 866-779-6105

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\*<http://www.cdc.gov/nchs/data/factsheets/injury.pdf>

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