

VitalHealth

Giving the power of choice...
in medical. in vision. in dental. in life.



center for nonprofit
advancement

VitalHealth is a group buying insurance product offered through the Center for Nonprofit Advancement's Benefits Trust.

What Center Members are saying:

"The Center for Nonprofit Advancement has been a wonderful resource...we could not provide the benefit package that we do without it."

"The health insurance benefit is invaluable to us..."

"[Through Center membership we have] saved money on benefits, which is a huge savings for us."

"The Center has provided an employee benefit we may not have been able to offer otherwise."

Looking for quality health care & life insurance benefits?

You're not alone

The Center for Nonprofit Advancement's VitalHealth Program gives Center members access to an array of high-coverage, comprehensive health, dental, vision and life insurance offerings at effective costs. VitalHealth's insurance coverage provides organizations with benefits and support that are *flexible, smart and simple*.

Highlights of the program include:

- A choice of several medical, vision, dental and life insurance plans from popular, national insurance carriers
- Access to guarantee issue life insurance plans, meaning your employees will not have to submit to a medical exam or questionnaire to receive coverage
- Nonstop Health Program – eliminating upfront cost of deductibles, co-pays, and RX for employees
- Employee Assistance Program
- Inclusion of COBRA continuation coverage for active employees who leave your organization
- Access to an employee discount and rewards marketplace

We are your Benefits Partner

For more than 40 years, VitalHealth has provided benefits to nonprofit organizations in Virginia, Maryland and the District of Columbia. When you select VitalHealth, you will join nearly 4000 satisfied nonprofit employees and family members throughout the region, all while gaining access to affordable and comprehensive medical coverage.

Who Can Enroll?

- Only Center members are eligible to apply to VitalHealth.
- Medical coverage is available to member organizations with two or more employees, working 20 or more hours per week.*
- Only W-2 employees at member nonprofits may enroll. Board members, contract employees and volunteers cannot enroll in our plan.
- Participation in VitalHealth requires a separate application process and is not automatic with Center membership.
- In Maryland, member nonprofits with 50 or more employees may participate.*
- Nonprofit employers with more than 50 employees will need to provide proof of current coverage, most recent renewal proposal and twelve months of claims history from your current provider.

Medical insurance through VitalHealth provides high-quality and financially accessible coverage to participants. While several benefits have recently become available to organizations seeking medical care, for decades we have and continue to offer a wide variety of benefits such as:

- Occupational & Physical Therapy
- Acupuncture /Chiropractic Services
- Infertility Treatments (limited)
- Wellness Programs
- Domestic Partner Benefits
- Access to plans with 100%coverage, and much more

Medical Plans

VitalHealth offers a choice of several medical plans to its members available through Aetna and Kaiser Permanente.

Health plan choices Include:

- HSA Plans available through Aetna or Kaiser
- Aetna Network Plan
- Aetna PPO Plan
- Kaiser DHMO Signature Plans
- Kaiser DHMO Plus Plan- **Unique plan with out of Network Benefit**
- Nonstop Health Plans – **Eliminates the expense of deductibles, copays, and RX**

Plan Enrollment

VitalHealth's plan year is July 1 to June 30 with rates based on the experience of all participating nonprofits. Center members that submit the required documents and are approved by the 10th of each month gain access to VitalHealth on the 1st of the following month. Your first plan year will be a short plan year if you join after July 1.

VitalHealth **cannot offer medical insurance to employer groups with 2-50 employees in Maryland. However VitalHealth's licensed broker can assist your organization in setting up medical coverage as a part of your Center member benefit.*

Are You Eligible?

- Your organization must be domiciled in the District of Columbia, Maryland or Virginia. Maryland organizations must have at least 50 employees for medical.
- You must have two W-2 employees working at least 20 hours per week to enroll in medical insurance. You can have one employee working at least 20 hours a week to enroll in vision, dental and life insurance.
- Coverage must be offered to all benefit eligible employees.
- Enrollment participation of at least 50% - If less, further review and additional documents may be required.
- A minimum of two enrollments is required for Aetna medical
- Your organization must be an active Center member

VitalHealth is a separate entity that requires its own enrollment process. Any member in good standing can apply for benefits under VitalHealth. Our plan year is July 1 to June 30. We approve new members monthly with insurance being effective on the **1st of each month**.

The following documents must be submitted before final approval by the 10th of the month to begin coverage on the 1st of the next month.

- Group Participation Request form
- Online User Agreement form
- Enrollment or waiver forms for each employee
- A copy of your most recent renewal (if applicable)
- Provide **one** of the following: most recent W3 report, most recent Quarterly Unemployment Report, or most recent payroll report
- IRS Determination letter or Business Tax Registration Certificate

An approval to participate in VitalHealth is sent by senior staff. They will communicate the approval and effective date of coverage.

Do not terminate coverage under your current plan until you receive an approval notice from the management of the VitalHealth Program.

Contact Us

If you have questions or are interested in discussing VitalHealth benefits further, please contact **Aziza Rush** at azizar@nonprofitadvancement.org or **Elisha Hardy** at elishah@nonprofitadvancement.org