



NARFA
NATIONAL AUTOMOTIVE
ROADS FUEL ASSOCIATION

**Thanks,
but we're
happy with
our current
Health Plan.**

**We hear this constantly.
But here's the problem:**



You're Probably Overpaying

Paying regional rates instead of rates based on YOUR workforce

Missing thousands in potential level funding surplus

Auto-renewing without analyzing your claims data

One-size-fits-all plans that ignore your industry

NARFA's Winning Approach

Analyze YOUR actual claims data - not regional averages

Industry expertise - 95+ years serving automotive, construction, transportation

Level funding solutions - surplus can be used to offset future premium increases when your employees stay healthy

Group buying power - get large group rates as a small business

The Bottom Line

Car dealership with 104 employees: **\$210,000 savings**

Auto repair shop with 6 employees: **\$14,000 savings**

Fuel company with 18 employees: **Fully funded employees' HSA with premium savings**

These are real examples of current NARFA members' savings

Let's Be Honest

If your broker just renews you every year without diving into your claims patterns, you're leaving money on the table.

Let NARFA analyze YOUR data. You learn something new.

Best case? You save thousands.

" Through our trade organization, the Motor Transport Association of Connecticut, we reached out to NARFA when we'd finally had enough with exorbitant increases for less coverage. Making the switch to NARFA's medical plan with Health Savings Accounts allowed us to help fund our employees' deductible amounts, lower employee costs, maintain premium coverage, create employee savings accounts, and reduce overall company costs. We have 100% participation! It is one of the best moves that our company ever made. "

Carolyn Clark Manchester,
President, Carolyn's Transportation LLC

GET YOUR FREE ANALYSIS

Call **800-258-5318**

NARFA • Nearly 100 Years of Proven Results • 500+ Member Locations • Your Industries Since 1929