



## North Dakota Farm Bureau Health Plans

Health coverage for Individuals and Families through North Dakota Farm Bureau.

Partnering with Farm Bureau Health Plans of Tennessee (FBHP). FBHP is acting as co-insurer and provider of administrative services. FBHP has provided health plans in Tennessee since 1947.

North Dakota Farm Bureau Membership is required in order to apply for coverage.

### Traditional Membership Plans for Under 65, as well as a stand-alone DentalVision Plan

#### Advanced Choice Plan

Coverage with two different deductible amounts and preventative health benefits; includes limited embedded dental and vision benefits. For individuals and families.

#### Classic Choice Plan

For those who are looking for a health plan with preventative health, with limited embedded dental and vision benefits. For individuals only.

#### Major Medical Plan

Ideal for those who want catastrophic protection with the advantage of a lower premium.

#### High Deductible Health Plan (HDHP)

Offers a range of deductibles, which meet all federal requirements to open a Health Savings Account (HSA).

#### DentalVision Plan

Stand-alone, bundled dental and vision plan.

### Value for North Dakota Farm Bureau Members:

- Lower premiums.
- Individual and family premiums; premium does not increase per dependent on family plans—there is one rate per family.
- Large Nationwide PPO Provider Network—Portability, with no defined service area.
- Can apply for coverage at any time throughout the year.
- No annual renewal needed.
- Cannot be canceled as long as premiums are paid on time, and North Dakota Farm Bureau Membership is maintained.
- Excellent customer service.

With our Under 65/Traditional Membership Plans, we are offering health coverage, not insurance.

- Plans are not in compliance with the Affordable Care Act, nor subject to current ACA laws, but provide comparable, benefit-rich products and cost-sharing components with very competitive rates
- Plans are medically underwritten which allows us to keep premiums affordable for those who are accepted

### We say “no” to a few to say “yes” to many

- Plans contain pre-existing condition waiting periods for the first 6 or 12 months of coverage dependent on the plan type



3 Ways to get a Quote or Enroll: Talk to your local Nodak agent.

Call toll-free 866-544-1664.

Visit [ndfbhealthplans.com](http://ndfbhealthplans.com).