

North Bay Builders Exchanges Insurance Trust Participation Rules & Membership Application

- 1) The construction-related organization seeking to become part of the NBBE Insurance Trust must be a member of the North Bay Builders Exchanges, Inc. (NBBE).
- 2) Only organizations that meet the following requirements shall be allowed to participate in the Group Insurance Programs adopted by the NBBE Insurance Trust:
 - A) The organization must be domiciled in California.
 - B) The organization must have been in existence for a minimum of five (5) years at the time of this application.
 - C) The organization may not have been formed for the sole purpose of insurance group purchasing.
- 3) All applications will be thoroughly screened by the NBBE Board of Directors for completeness and correct information.
- 4) Only NBBE's designated Broker/Marketing Consultant will represent and market NBBE Insurance Trust-sponsored insurance programs.
- 5) The Health Plans sponsored by the NBBE Insurance Trust will be subject to any applicable State or Federal legislation and the benefits and rates will be adjusted to comply in accordance with sponsored carrier policies.
- 6) The undersigned, a Member Organization in good standing with NBBE, does hereby its desire to participate in the NBBE Insurance Trust and to provide group health insurance benefits for their employer-member firms as specified in the Group Health Plan Eligibility and Enrollment Requirements, and does hereby agree:
 - a) To abide by the Bylaws and adopted Policies of the North Bay Builders Exchanges, Inc.
 - b) To abide by the terms and provisions of the Restated Trust Agreement of the NBBE Insurance Trust.
 - c) To maintain a current membership in good standing in NBBE and to assume liability for any charges incurred in said membership during the time this organization participates in the NBBE Insurance Trust.
 - d) To abide by the Group Participation Requirements, as stated in the NBBE Insurance Trust Health Insurance Eligibility Rules.
 - e) To notify the NBBE Insurance Trust of all member firm changes. Such notifications shall be in writing and submitted within 30 days of the organization's receipt of the information.

- f) To hold NBBE Inc. and the NBBE Insurance Trust harmless for any action taken or omitted by either entity in good faith. The Board of Trustees of the NBBE Insurance Trust reserves the right to make plan and carrier changes at any time.
- g) To participate in elected insurance programs and to be bound by, and entitled to, all rights as set forth in the Bylaws and Policies.
- h) By agreement with each member of the organization that participates in the NBBE Insurance Trust health programs, the organization will be reimbursed from the Trust for expenses related to providing health program management services, including but not limited to customer service, educational programs, communications, and administrative services and will receive a Program Sponsorship fee equal to two (2) percent of health insurance premiums paid by the member.

OUR ORGANIZATION HEREBY AGREES TO THE PARTICIPATION RULES, TERMS AND PROVISIONS OF THIS APPLICATION AND CERTIFY THAT THE INFORMATION IN THIS APPLICATION IS COMPLETE AND TRUE TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Organization: _____

Authorized Signature: _____

Printed Name: _____

Title: _____

Date Submitted: _____

Application Approved by North Bay Builders Exchanges, Inc.:

Authorized Signature: _____

Printed Name: _____

Title: _____

Date of Approval: _____