



*New Jersey Chapter*

## New Jersey | Independent Electrical Contractors

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### ***Q. What is the NJ-IEC Benefits Trust?***

NJ-IEC formed the NJ-IEC Benefits Trust. It's a Trust; created to provide a mechanism for our members to join together in a combined effort to obtain health benefits coverage from an insured or self-insured arrangement. The NJ-IEC Benefits Trust is run by a dedicated group of NJ-IEC Senior Advisors; Joe Esposito, Bruce Kohan, and Gene Mini.

### ***Q. So, the NJ-IEC Benefits Trust provides NJ-IEC members with access to health coverage?***

Yes. The NJ-IEC Benefits Trust joined with the **Association Master Trust (AMT)**, a **not for profit** self-funded MEWA. A lot has changed over the years but what hasn't changed is AMT's dedication to provide our members with access to quality health benefits plans at the best possible cost. AMT contracts with Horizon Blue Cross Blue Shield of New Jersey for network access and benefit administration.

### ***Q. Is Horizon Blue Cross Blue Shield of New Jersey the insurer?***

No, AMT's program is self-insured. AMT contracts with Blue Cross Blue Shield of New Jersey to provide benefit administration, and to purchase what they call "stop-loss" insurance to cover catastrophic claims. AMT operates in accordance with the NJ MEWA law requiring strict solvency standards and is registered with the NJ Department of Banking and Insurance.

### ***Q. Are NJ-IEC Industry Partners eligible to participate?***

Yes. However, the company must be headquartered in New Jersey.

### ***Q. What is the NJ-IEC / AMT Advantage?***

Simply stated, we are talking about a health benefit plan with an ID card that says Association Master Trust/Horizon BlueCross Blue Shield of New Jersey. What this means is that, together, we're providing health and prescription coverage through one of the largest provider networks in the country, recognized throughout New Jersey, across

the country and around the world for benefits administration. The core product is built on the Direct Access platform. There is no gatekeeper referral hassle, and plan pricing and service is great!

But again, it's AMT's structure that really sets it apart from the competition. AMT is a collection of association-established benefit trusts operating on a not for profit basis. AMT is run by a Board of Trustees. The AMT Trustees are selected by the association benefit trusts according to formula. In conjunction with inside and outside professional staff, the program is run by members for members, not insurance companies trying to make a profit.

With AMT there are no outside broker commissions to pay, its administration costs are low and there are no "shareholders" demanding profits. As I mentioned previously, AMT plans are priced as low as possible while still offering state of the art benefit plans and truly exceptional service; and the commitment to members remains the primary focus

***Q. And AMT Today?***

A great option for health coverage! Currently AMT includes 15 participating New Jersey associations providing coverage to nearly 1,350 companies and 9,000 employees and their dependents. Every NJ-IEC member should take a look at the plan. AMT is a terrific benefit program and it doesn't cost anything to check it out and see if it's the answer to your company's health coverage needs.

***Q. How do I find out more about how AMT can benefit my company?***

For more information about the exceptional benefit plans available from Association Master Trust please contact AMT Marketing at (973) 379-1090 or [info@amt-nj.com](mailto:info@amt-nj.com).