**Frequently asked Questions about the Agency Dues Model 2022**

**I see that the dues structure under the Agency Dues Model 2022 is based on the number of EAMs in the agency. What is an EAM?**

EAMs are defined as agents, brokers and consultants in the agency who sell employee benefits, individual health insurance, Medicare, or other health related products, as well as account managers and compliance professionals who are on staff and work with clients and does not solely work with life insurance or P & C.

**How many EAMs does the Agency need to enroll?**

The minimum number of EAMs needed to join this program is a minimum of 2, up to a maximum of 99. 100% of eligible agency members must be enrolled.

**Why does the Agency have to enroll 100% of their EAMs?**

To encourage the agency to enroll every eligible member, the monthly dues paid by the agency are deeply discounted. Each member gains knowledge and access to all NAHU resources and benefits from NAHU membership, increasing the value they bring to their clients and the agency.

**How is the monthly cost calculated?**

The discounted fixed monthly cost is determined by the number of EAMs enrolled and will fall into 1 of 8 categories based on size. Geographic location will also be considered.

**When can the Agency add or delete employees (EAMs) – and if they do, and it moves the agency into a different category, what happens?**

The Agency can add or delete employees (EAMs) at any time. Most agencies let us know soon after they hire a new EAM or have an EAM leave. If the addition or deletion moves the agency into a different category, the monthly cost is adjusted beginning in the following month.

**If current NAHU members are part of this Agency program, and they have already paid individual dues, what happens?**

Any individual member dues not yet used will be taken into consideration when computing the monthly dues for the Agency.

**Are these limited memberships?**

No. Each EAM enrolled is considered a full individual member and has all the benefits of NAHU membership.

**What are the major differences between the initial Agency Membership Model program and this new Agency Dues Model 2022 program?**

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|  | **Agency Membership Model (initial)** | **Agency Dues Model 2022** |
| **Minimum number of EAMs** | **3** | **2** |
| **Minimum EAM Participation** | **75%** | **100%** |
| **Training Dollars Available** | **Yes, based on Agency size** | **No** |
| **Dues Discounts** | **Starts at 10 lives, from 3-10%** | **All 8 Categories deeply discounted** |
| **Payment Options** | **Annual only** | **Monthly (annual if preferred)** |
| **Other Benefits Available** | **Free Ethics Course, Online Community Access, Special Webinars, and discounts on HIPAA Compliance Training and Cap Con registration.** | **None included in the price, but available as a member benefit.** |

**How often does this Agency Dues Model 2022 program renew?**

The Agency will renew their plan annually. When an Agency enrolls in the program, they do so with the understanding it is for one year, with annual renewals thereafter. If the Agency enrolls in February 2022, the paid to date will be 2/28/2023.

**Who should I contact for any information or help getting enrolled?**

For any questions about the Agency Dues Model program (or the Agency Membership Model program), please contact Bob Tretter, VP of Marketing and Recruitment, at 202-595-7564 or btretter@nahu.org.