

Health Insurance for NPA Members

Compare your Coverage Today!

**Marshall
& Sterling**
INSURANCE



Marshall & Sterling has partnered with the National Pawnbrokers Association to introduce exclusive access to health insurance plans made available only to NPA members. These plans will provide excellent benefits at attractive premium rates that are not available on the open market.

The worst of the pandemic is hopefully behind us, and you and your employees are resuming normal business activities. Therefore, we wanted to introduce these great options, which may help save you money. These plans will enable your organization to provide your employees with the peace of mind that comes with having good medical insurance as well as giving your company a competitive hiring advantage.

Custom Health Insurance Options

Marshall & Sterling has partnered with four insurers, all of which are top rated nationwide carriers such as Aetna, Blue Cross Blue Shield, Cigna and PHCS plans. They all offer multiple plans to choose from as well as an extensive list of providers – an important factor when determining whether to switch to a new company. By giving NPA members access to these partnerships, we will be able to craft plans that will meet the needs of both smaller and larger companies.

Now is the Time to Review Your Current Plan

It is important to start the process of comparing your current plan to a new plan. Many contracts come due at the end of the year but, you can change insurers at any time by providing at least 30-days' notice.

Our team can help compare plans and provide the expert advice needed to make an informed decision to change. Please contact Dave Keller by email at dkeller@marshallsterling.com or call 845-454-0800 ext. 2672.



For fast and simple quote, email a copy of your current healthcare bill, plan design (SBC) and a census which includes employee name, date of birth, zip code of home, gender and dependent status (single, husband wife, employee and children or family) directly to Dave Keller.

***In most cases,
quotes will be sent
within 48hrs!***

Marshall & Sterling Insurance
110 Main Street
Poughkeepsie, NY 12601

Contact Dave Keller
(845) 454-0800, ext.2672
dkeller@marshallsterling.com

Frequently Asked Questions

Health Insurance for NPA Members

Do I need to be enrolled as a NPA member to get benefits?

Yes, In order to obtain these amazing benefits, you must be a NPA member.

If I am not a member of NPA, what can I do?

Sign up today! By joining the NPA you not only get access to great health insurance options for you and your business, but to a host of other great benefits enjoyed by many of your peers.

Are these plans available nationwide?

Yes, we can offer plans that have nationwide provider access.

Are the networks big?

Yes, Marshall & Sterling has access to the largest, top rated, networks in the country, like Aetna, Blue Cross, Cigna and PHCS.

Are these plans ACA complaint?

These plans are ACA compliant and meet all federal and state mandates.

Can I get these plans without the going through the Association?

No, these plans are through our Association partners and are designed for our membership only.

What if I don't have health insurance now? Can I still apply?

Yes you can! Our program is open to all NPA members, both small and large.

How can I Join the NPA?

Membership applications are available online at www.nationalpawnbrokers.org/pawnbroker-application

Or call please call 817-337-8830 or e-mail Meg Andrews meg@nationalpawnbrokers.org.



Who can I call for more information on the insurance plans and options available?

Contact David Keller at Marshall & Sterling Insurance at 845-454-0800 ext: 2672 or email Dave at dkeller@marshallsterling.com

Can I send an email with the information needed to get a quick quote?

For a quick quote, please submit the following to dkeller@marshallsterling.com:

- ✓ A company census (include: name of employee, date of birth, zip code of home, gender and dependent status – ex: *single, husband wife, employee and children or family*)
- ✓ Your current plan designs
- ✓ Your current healthcare bill