

# Quality Health Benefits at an Affordable Price

Introducing the  
**Home Builders Association of Austin Health Benefit Program\***



## HEALTH PLAN

- Potential premium savings
- Stable renewals
- Lower deductibles
- Enhanced coverage
- State mandated coverage
- COBRA administration
- Teledoc services

## OneDigital is Building Better Benefits

Our health program provides qualifying member companies an opportunity to save on their healthcare costs while striving to generate low renewal increases annually. The new program allows for more liberal underwriting and aggressive rating while providing a strong network, rich benefits and cost savings compared to the market.

### HEALTH PLAN DETAILS:

- Being in a group of thousands provides a much more stable premium environment.
- A reserve is established to help offset any future increases.
- Small groups (2-49 full time employees) are underwritten just like large groups.

**Being a member of HBA Austin has many benefits.** Members receive an incomparable menu of products, programs and services to support their businesses.

- Additional Benefits Include:
- Safety services for your construction company
  - Industry advocacy at the local, state and national levels
  - Networking opportunities with other industry professionals
  - Education classes for professional development
  - Listing of your company in HBA's online directory

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# Home Builder Association of Austin Health Benefit Program\*

We provide forward-thinking, long-term strategies for more affordable

## Access To Group Medical Coverage

Association membership now comes with exclusive access to group medical coverage for qualifying member companies. Employers have the opportunity to enhance or maintain their benefits while also improving their bottom line.

## What Makes This Program Better Than Others?

The cost savings potential of this program far surpasses that of the association discount plans seen in the past. The plan enables employers to circumvent some of the most expensive requirements of health care reform while benefiting from economies of scale due to being part of one large group.

Under our program, most companies are able to offer a comprehensive, long-term health insurance solution while saving money and maintaining the ability to customize their plans to the needs of their employees. These are some of the advantages of the HBA of Austin Health Benefit Program\* which are usually unattainable in the regular insurance market or with other membership plans.

## How Is The Plan Set Up?

The association is the main policyholder and the member companies are listed as divisions under the association. At implementation, each company chooses its own waiting period, plan offering and employer contribution in order to meet the employer and employees' needs. A separate

monthly bill is sent to each division and claims reporting reflective of the individual company is provided, if needed, at renewal. All divisions renew at the same time each year. The entire block is evaluated in a pooled renewal and each company is also reviewed on its own individual data.

## What Types of Plans are Included?

The program entails several plan options including PPO's with deductibles and copays, High Deductible Health Plans which are HSA-compatible and EPO's which use the same network as the PPO's. Each employer may choose to offer any mix of the available plans.

## What Is Included Besides Coverage?

Participating companies receive access to a team of experienced, knowledgeable account managers who are convenient, effective and easy to do business with.

## Are There Other Lines Of Coverage Offered Besides Medical?

Yes, we have association plans for Dental, Vision, Life and Disability coverages as well as Accident, Critical Illness and Cancer available. You may request to have these lines included in your quote.

## How Do I Get A Quote?

Just contact us and we will help you to provide the required information. We typically can produce firm rates within 4 business days after receipt of all required data.

## What If I Am Not A Member Company?

Non-member qualifying companies are eligible to receive a quote prior to joining the association. The health plan can be the reason a company joins and the effective date of insurance may coincide with the membership start date. Once active on the health plan, association membership must be maintained or the coverage will be terminated.

## What About The Imminent Changes To Health Care Reform?

Years ago, we identified the value of Association Health Benefit Programs for companies. We also predicted the headaches the Affordable Care Act was sure to bring to Texas employers and employees.

The HBA of Austin Health Benefit Program\* is our solution to help companies provide benefits while remaining compliant with all applicable laws and saving significant amounts on annual insurance costs. Our plan has proven successful year after year and will continue to be a valuable coverage option regardless of what occurs with health care reform.

*\*Medical benefits provided under GSABA Health and Welfare Plan*

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