

HBAA Health Plan FAQ

What is the HBAA Health Plan?

The HBAA Health Plan is a high deductible plan with BlueCross BlueShield. There is a secondary insurance option offered through Nationwide Insurance that can be elected to increase the benefit of the BCBS plan. Combining primary and secondary insurance creates maximum savings for the plan's participants.

What is secondary insurance?

Secondary insurance pays most deductibles and out-of-pocket expenses up to the policy limit after your primary medical plan has paid its covered expenses. For the HBAA Health Plan, your secondary coverage pays a total of \$5,000 toward your deductible and out-of-pocket maximum, meaning you only have pay \$2,000 of your own money. To receive full benefits, be sure to give your doctor both your primary insurance card and your secondary insurance card. Click here to hear Cobbs Allen Employee Benefits Consultant explain secondary insurance in more detail.

Who is Eligible for the HBAA Health Plan?

All HBAA members who have at least one common law employee are eligible for the HBAA Health Plan. Sole proprietors without at least one common law employee are not eligible to participate in the plan.

It is at the member's discretion whether to offer the HBAA Health Plan to its employees. If a member chooses to offer the plan, only active employees working 30 or more hours per week are eligible to enroll.

Employers must complete a participating employer agreement prior to open enrollment. Please contact Patrick Pittman for more information at hbaa@cobbsallen.com.

What if I'm already offering a group health plan to my employees?

You may transfer to the HBAA Plan by submitting a Current Health Census here. Please note that you must notify all impacted employees of this change and allow them the option to opt out. Employees who wish to change their benefit election must do so by scheduling an appointment with a Benefits Educator during Open Enrollment.

Could I elect Dental, without participating in the Medical Plan?

Yes. Both Dental and Medical can be elected separate of each other, or together if preferred.

What if I am currently enrolled in a different Health Plan, but want to elect the HBAA Health Plan?

Open enrollment is a Qualifying Life Event. If your employer decides to participate and you are enrolled in another health plan, you may still be eligible to enroll in the HBAA Health Plan. Credit can be given for the deductible that you and your family members have already reached on your current health plan. You may discuss credit for your deductible with the Benefits Educator during your scheduled appointment. If you are transferring from a BCBS plan, the deductible credit will happen automatically.

When and how do I enroll?

Beginning October 25, you will have the ability to schedule an appointment with a Benefits Educator by visiting www.hbaabenefits.com or by calling (877) 884-2928. During your scheduled appointment time, a Benefits Educator will assist you in enrolling in the plan.

What if an employee who elected the benefit gets fired or quits? How is the benefit offered to new hires?

Members will be responsible for submitting information of any employees who elected the plan who was terminated or hired each month. This will ensure each group is billed the appropriate amount each pay period. These census updates will be submitted to HBAA.

How do I pay my premium?

Each member company will be assigned a login to our payment portal, www.paymyhealthinsurance.com. Employers are responsible for remitting payment for their employees who participate on the plan. Invoices will be sent via email on the 5th of each month. Payment will be due on the 15th and late on the 20th. After the second late payment, a \$100 late fee will be assessed.

Who should I contact if I have questions?

Questions about the HBAA Health Plan and its benefits can be directed to a Cobbs Allen Benefits Consultant:

Patrick Pittman | 205-874-1268 | ppittman@cobbsallen.com

Matthew Cate | 205-874-1226 | mcate@cobbsallen.com

Questions about how to book your enrollment appointment can be directed to a DirectPath Benefits Educator at 877-884-2928.