



“The doctor is ready to see you now.”



HBAA Is Proud to Offer a New Health Plan to Its Members

Leveraging the size of our membership to offer you a large group health plan.

- **Rates as low as \$565 for single coverage and \$1,587 for family coverage**
- **In-network deductibles: Single-\$1,000, Family-\$2,000**
- **Out-of-pocket maximum: Single-\$2,000, Family-\$4,000**
- **Members on an existing health plan are eligible to participate in the HBAA Health Plan.**
- **Coverage begins August 1, 2019**

Open Enrollment: June 17 to July 22

For benefit information, frequently asked questions, how to enroll and more, visit hbaabenefits.com



HOME BUILDERS ASSOCIATION
OF ALABAMA

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HBAA Health Plan Overview



HBAA is pleased to offer its members a medical plan through BlueCross Blue Shield. As a member of the association, you have the opportunity to enroll yourself and your family in the plan. The HBAA Health Plan includes both primary and secondary insurance and is designed to lower your total out-of-pocket expenses.

Medical Benefits Overview	
Calendar Year Deductible*	\$1,000 single / \$2,000 family
Out-of-Pocket Maximum*	\$2,000 single / \$4,000 family
Physician Services	
Urgent Care	\$35 Copay
In-Network Deductible	\$50 Copay
In-Network Coinsurance	20%
Preventive Care	
Routine Exams, Immunizations, Well Child Care, Well Woman Care	100% Covered
Hospital Services	
Inpatient/Outpatient	20% / 20%
Emergency Services	
Emergency Room	20%
Urgent Care Center	\$35 Copay
Diagnostic X-Ray/Lab	
Standard (Preventive in Physician Office)	20%
Diagnostic (Hospital or Free-standing facility)	20%
Mental Health/Substance Abuse	
Inpatient	20%
Outpatient	20%
Prescription Drugs	
Retail	30-Day Supply
Generic	\$15 Copay
Non-Formulary	\$60 - \$100 Copay
Specialty Drug List	\$425 Copay

The HBAA Plan includes both primary and secondary insurance. Must be an eligible BCBS expense. You will receive maximum benefits by using BCBS providers. Secondary plan does not cover office visit or prescription drug co-pays.

*The deductible and out-of-pocket maximum excludes office visit and prescription drug co-pays.



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 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.

When and How Do I Enroll?

Open enrollment begins June 17 and will end on July 22, 2019. Beginning May 20, you will have the ability to schedule an appointment with a Benefits Educator by visiting www.hbaabenefits.com (via your computer or mobile telephone) or by calling (877) 884-2928 for scheduling assistance. During your scheduled appointment time, a Benefits Educator will assist you in enrolling in the plan.

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

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.

What are the rates for the HBAA Health Plan?

Monthly Rates			
	Under 40	40 - 49	50+
Employee Only	\$563.14	\$584.72	\$637.13
Employee + Spouse	\$1,110.99	\$1,152.90	\$1,259.77
Employee + Children	\$1,040.46	\$1,070.90	\$1,120.75
Family	\$1,585.33	\$1,627.26	\$1,736.15

For more information, visit hbaabenefits.com or contact a Cobbs Allen Employee Benefits Consultant.

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