

Equip yourself with the *right* health insurance tools



Save money now on your group health insurance!

Have you considered that an average annual premium increase of 20% will result in your health insurance costs doubling every 3½ years?

Is the rising cost of major medical insurance digging into your bottom-line? Are you are looking to improve your margins and gain more control over your health insurance premiums? Perhaps it's time you consider a special program now available to members of the Home Builders Association of Alabama.

Save money and take advantage of the new tax qualified programs recently made available by the Federal Government — Health Reimbursement Arrangements (HRAs) and Health Savings Accounts (HSAs). These "consumer-driven" programs offer a more intelligent alternative to financing health care benefits. Your employees will value the flexibility and cost savings while you'll enjoy greater rate stability in the future.

Fully insured by:

Administered by:



Provided for the membership of:



Fully-insured small group health insurance (2-50 employees)



Featuring:

- Top rated insurance company
- Competitive rates and choice of PPO
- Choice of deductibles, copayments and out-of-pocket limits, including new consumer driven arrangements
- Dental, vision and life insurance coverages
- Value-added tools and programs to help your employees become smarter consumers

HSA and HRA Advantages:

- Save money now!
- “Win-win” for employer and employees
- Simplified plan design makes the program easy to use
- Lower out-of-pocket costs compared to traditional PPO copay plans
- Promote employee involvement in managing healthcare costs
- Realize greater future rate stability

For more information, call:
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