



BENEFITS WITHIN YOUR REACH

**THIS OFFER IS EXCLUSIVE TO HOMEBUILDERS ASSOCIATION
OF SOUTH GEORGIA MEMBERS & CHAMBER MEMBERS
WITH 2+ EMPLOYEES**



\$5 CO-PAYS



\$1 GENERIC RX CO-PAYS



LARGE NETWORK OF PROVIDERS



MULTIPLE CARRIER OPTIONS



**CALL ARICA HARRIS WITH TAYLOR INSURANCE
AT 707.386.9585**



CHAMBER SPECTRUM BENEFITS

Administered through Lifestyle HealthPlans, this program is designed to give Chamber Members a comprehensive and affordable healthcare solution designed to meet all the compliance requirements of ACA. By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage their healthcare supply chain while maximizing benefits for their employees.

	HealthyChoice	Healthy100	HealthyValue	HealthyConsumer
Ind Deductible (Family is 2x)	\$1000/1500	\$2500/3000/3500/5000	\$6850	\$5000/6500
Deductible Wellness Credit	\$500	\$500	\$500	\$500
Co-insurance	80/20	100 / 0	100 / 0	100 / 0
Office Visits Copay	\$5 / \$50	\$5 / \$50	\$5 / \$50	Deductible / Co-insurance
Hospital ER Visits ¹	\$250 Copay	\$250 Copay	\$250 Copay	Deductible / Co-insurance
Urgent Care Visits ²	\$50 Copay	\$50 Copay	\$50 Copay	Deductible / Co-insurance
Rx Drug Benefits Copay ³	\$1/\$15, \$50, \$80, 50%, \$0	\$1/\$15, \$50, \$80, 50%, \$0	\$1/\$15, \$50, \$80, 50%, \$0	\$1/\$15, \$50, \$80, 50%, \$0
Telemedicine Consult	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Diabetic Testing Supplies	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance
Lab & Diabetic Testing Supplies	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance
Maximum Out-of-Pocket per ACA	\$7900	\$7900	\$7900	\$6750



THE BENEFITS OF MEMBERSHIP



For questions about the program or to receive a proposal, contact:

ARICA HARRIS
at (707)386-9585 or
aharris@rtaylorins.com

MAXIMUM MONTHLY MEDICAL RATES

Each client group will go through underwriting and premiums may be as much as 30% lower based on underwriting results.

PLAN OPTION	HealthyChoice 1000	Healthy100 3000	HealthyValue 6850	HealthyConsumer6500
Employee Only	\$616.98	\$550.34	\$462.73	\$433.89
Employee / Spouse	\$1326.50	\$1183.23	\$994.87	\$932.87
Employee / Child(ren)	\$1203.10	\$1073.17	\$902.33	\$846.09
Family	\$1832.42	\$1634.51	\$1374.31	\$1288.66

¹After Copay then 100% to \$500 per visit, then Deductible/Co-insurance. ²Hospital ER Facility Charge Only, after Copay then Deductible/Co-insurance. Copay is waived if admitted. ³Rx benefits are for Generic, Brand Preferred, Brand Non-Preferred, Specialty and Mail order. Groups of 5-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose up to four plans. ** Groups must have at least 2 enrolled employees to be eligible for the plan. All plans utilize the PHCS or First Health networks.



THE BENEFITS OF MEMBERSHIP

Insurance that you can Use!



SECURE...INNOVATIVE...COMPLIANT!

Available exclusively for chamber members as small as **2+ employees**, the program is designed to give members a secure, comprehensive and affordable employee benefits solution centered around an ACA compliant health insurance plan. By leveraging the collective buying power of HBar, we now provide a variety of affordable employee benefits that include proactive cost containment and employee wellness features, allowing member companies to strategically manage the Healthcare Supply Chain and maximize benefits for their employees.

YOUR COMPANY CAN ENJOY:

- ✚ Flexible, secure, level-funded medical plans.
- ✚ National provider networks.
- ✚ Average health plan premium savings of over \$2,500 per employee per year!
- ✚ Plans offered through A-rated carriers.
- ✚ Association negotiated economies-of-scale pricing on all benefits.
- ✚ Integrated wellness and disease management programs.

TO LEARN MORE, CONTACT:

Arica Harris at (707) 386-9585 or visit aharris@rtaylorins.com for our exclusive savings calculator.

SPECTRUM BENEFITS INCLUDE

Health Insurance*

Flexible, level funded group health plans underwritten by "A" rated carriers.

GAP Insurance

Reduce employees out-of-pocket costs with a guaranteed issue GAP plan.

HSA/HRA/FSA Administration

Multiple HSA/HRA/FSA options are available.

Dental/Vision Insurance

Flexible plan design using economies of scale pricing with large provider networks.

Life Insurance

Term & permanent life insurance options rated under guaranteed issue guidelines.

Disability

Guaranteed Issue short and long-term disability options.

Enhanced Benefits

Global underwriting offer allows small to mid-size businesses to offer benefits normally reserved for large groups.

Health Plan Utilization

Know how your money is being spent through utilization reporting.

Wellness/Disease Management

Integrated cash rewards and incentives for lifestyle improvement.

Compliance Services

Stay compliant with applicable ACA, DOL and other legislative requirements.



WANT TO LEARN HOW EMPLOYERS *LIKE YOU* ARE REDUCING THEIR COSTS WHILE INCREASING BENEFITS?

Call the Homebuilders Association

OR

Call Taylor Insurance Services

Call 229-247-6411 to schedule a consultative meeting!

