

Bringing Back the Big Benefit

AFFORDABLE EMPLOYEE HEALTH INSURANCE FOR ALL



That's right! The Berks County Home Builders Association has teamed up with Health Benefit Alliance to underwrite a health insurance plan for all members of the Berks County HBA. Whether you're a large employer with hundreds of employees or a small business owner with two employees, this Berks HBA plan is an affordable option for you. We can also offer a separate sole proprietor plan.

You and your employees can now choose between three health insurance plan designs; a Basic Plan, a Silver Plan with more robust coverage, and an Ultra Plan with maximum coverage. All plans are ACA and ERISA compliant, meaning they are comparable to any plans you would find on the government's health insurance marketplace. And there's no pre-coverage census to complete, so everyone qualifies for coverage.

You'll have access to local doctors, local labs and local hospitals. Like every plan on the market today, you can use in-network or out-of-network providers to manage your health and wellness needs. And the plans include pharmacy benefits so your prescriptions are filled in similar fashion to any plan you may currently have.

Why Should I Switch My Health Insurance Coverage?

Health insurance plans and premiums continue to evolve and cost more every year. While you may have had the same health plan for the past few years, your benefits and costs have changed. You may be paying more for less coverage. Or you may be paying for more coverage than you will ever need.

The Affordable Care Act requires state health insurance plans to provide coverage for all health issues, from the routine to the extreme. Why should you pay for extreme services you'll never need? The Berks HBA plan has carved out some of these types of coverages to make this plan more accessible and affordable.

Compare Your Current Monthly Policy Premiums

We invite you to review your current coverage premiums against the HBA premiums on the next page to determine whether switching plans is right for you. Whether you're paying for single, employee & spouse, employee & children, or full family coverage, we're sure our plan rates are solid.

Access to the Berks HBA Plans is Simple

It's easy! Access to these highly affordable health coverage plans is available with membership in the Berks County Home Builders Association. Annual membership is only \$625, and it comes with a full slate of benefits beyond the great health insurance plans and rates listed here. But, if you wonder whether you'll save money from switching plans, just do the math.

We think you'll agree; membership in the Berks County HBA, and the considerable savings you'll reap from the Berks HBA health plan will be hard to match. And, you do not need 100% employee participation to enroll your team. You can decide how you wish to offer this coverage to your team members; from fully-funded company coverage, to employer-matched coverage, to employee-choice coverage, you will be able to give your team the benefits they need, and the security they deserve.

Learn More About the HBA Health Plans

Enrollment period begins October 1, 2021.

Visit HBABerks.org to view plan details and find a preferred insurance broker. Coverage is available from any Berks County HBA insurance agency member.

Third Party Administration is managed by The Loomis Company, a Berks County company.

THE HEALTH BENEFIT ALLIANCE (HBA) PARTNERSHIP PROGRAM

Finally, a suite of affordable health benefits for employers to offer to every employee... hourly workers, part-time, seasonal, salaried employees.

Compare your current monthly premiums to the rates below

You may be surprised at the annual savings you can secure for yourself, your family and your employees.

If you're worried about the rising cost of health insurance today, and want to provide real and substantial benefits to your employees, you'll want to explore the Berks County Home Builders Association health benefit plans. They provide great coverage at affordable prices.

Monthly Premiums

	BASIC PLAN	SILVER PLAN	ULTRA PLAN
Single Rate	\$308.41	\$427.50	\$595.35
Employee & Spouse	\$507.50	\$742.69	\$1,085.70
Employee & Child(ren)	\$441.13	\$638.27	\$922.59
Family	\$640.22	\$952.08	\$1,411.95

Enrollment in all plans requires annual membership in the Berks County Home Builders Association.
Annual Membership is \$625.

Enrollment begins October 1, 2021

This is an Open Enrollment Plan, meaning you can enroll at any time.

- Accessibility for All - No Minimum Employer Contribution Requirement
- Eligibility for All - You may offer the HBA plans to full-time, part-time and seasonal workers
- Plans for Everyone - Plan participants can 'buy-up' to any level of coverage
- Coverage for All - No personal employee health questionnaires required
- Current rates good through December 31, 2021

Plan administration is being managed by The Loomis Company, Wyomissing, PA.

Visit HBABerks.org to view plan details and find a preferred insurance broker.