

HBASC



Healthcare Plan

RENEWAL RATES

The S.C. health market is increasing renewals 10-20% in most instances. The HBASC Healthcare Plan renews August 1.

Most companies participating in the plan will see no increase in cost!

RETENTION TOOL

Policies and Benefits Plans designed to help you recruit and retain the best employees.

BENEFIT PLAN PACKAGES

Dental, vision and life plans at very affordable cost allow participating employers to keep all benefits under one umbrella.

BENEFITS OF THE PLAN

The HBASC Health plan is designed specifically for our members in the construction industry.

- Doctors office copays are "All inclusive."
- Chiropractic included. Preventive Vision included in medical
- Wellness incentive plans to reduce deductible
- Routine physicals covered in addition to standard preventive care
- Personal digital ID cards.



WHY JOIN THE HBASC PLAN?

The HBA of SC offers qualified employers with employee benefit coverage that provides high value, increased choice and increased flexibility.

The HBA of SC Benefits Trust includes a group health insurance plan underwritten by Blue Cross and Blue Shield of S.C.

The Plan is viewed as one large group so it eliminates some costly ACA requirements and allows for more liberal "large-group" underwriting and aggressive rating. This leads to qualifying companies being afforded the opportunity to save on healthcare costs while enjoying low renewal increases annually.

The Association Plan is administered under one contract with 19 benefit design plan options. You choose the plans offered to your employees and you set your eligibility waiting period and contributions (there are some minimum participation and contribution requirements). The program provides a long-term, cost-saving health insurance solution for member companies. Qualifying member and non-member companies may obtain a quote to see if they want to take advantage of this valuable new membership benefit. Association membership is required prior to the insurance effective date. Your HBA selected agent can help you through the quote and application process.



BlueCross BlueShield
of South Carolina