



# TOP 10 REASONS TO JOIN THE HBAofSC Group Insurance Trust

## 1 LOCAL REPRESENTATION/FOCUS

- » HBAofSC Trust is operated for and by South Carolina home builders.
- » Be involved in the decision making process at your individual group level, as well as the Trust level, and control your benefits decision.

## 2 SINGLE SOURCE SOLUTIONS

- » All benefits information is entered into one system and displayed on one bill.
- » One stop shop for ERISA, HIPAA & COBRA services, benefits enrollment & eligibility, as well as all of your compliance needs. No more hiring multiple firms with separate systems to manage your ACA obligations!

## 3 PLAN DESIGN FLEXIBILITY

- » Maintain control of your plan design.
- » Customize your medical plan and choose from numerous dental, vision, STD, LTD, and life plan options.
- » Your plan remains fully insured without the worry of potential premium increases associated with ACA and Community Rating.

## 4 CUTTING EDGE TECHNOLOGY

- » Access to the best benefits administration technology and compliance technology available in the marketplace.
- » Improve the efficiency of your benefits team by easing their administrative burden.
- » All information is stored and transferred in a secure environment, which means your personal data is safe.

## 5 INTEGRATED COMPLIANCE ASSISTANCE

- » HBAofSC Trust has the ability to facilitate ACA reporting requirements such as 1095, 1096, 6065, and 6066.
- » Receive customizable reminders for compliance requirements via **Compliance**dashboard®.

## 6 FINANCIAL SOUNDNESS AND TRANSPARENCY

- » HBAofSC Trust is fully underwritten, which means you get the best of both worlds: premiums based on your employees' experience, plus the protections of pooling together with other building-related and land development companies to provide long-term rating stability and more predictable renewals.
- » This fully insured environment means no more worrying about cash flow issues and potential risk associated with a self-insured plan.

## 7 THE LARGEST PPO NETWORK: BCBS

- » Get access to the deepest discounts in the state of South Carolina and the U.S.
- » Your employees and their families will not have to worry about accessing high quality healthcare when it matters most.
- » You no longer have to wonder whether you are paying a fair price for healthcare services within the Blue Cross Blue Shield network.

## 8 ATTENTIVE CUSTOMER SERVICE

- » Your Account Manager will learn about your group and work to build a personal relationship with you.
- » Your staff can call on one reliable person with intimate knowledge of your eligibility, billing, accounting, benefits, and wellness.

## 9 PREMIUM SAVINGS

- » The HBAofSC Trust helps employers access better benefits and premium savings through the economies available in association health plans.

## 10 HBAofSC MEMBER BENEFITS

- » When you join HBAofSC Trust, you gain access to unparalleled advocacy, programs, training, and strategic connections.

