



Together SC Association Health Plan

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Health Insurance Landscape: The Problem

Premiums continue to rise at an alarming rate

Employers are **dropping coverage** or;

Employers are **passing on greater shares** of the cost

- Higher percentage of the premium
- Larger copays, deductibles and out-of-pocket (required under ACA)

Economics don't work

- Average American worker earns \$15/hour → \$31,200/year
- Average annual employer health insurance premium =
- \$7,188 single; \$20,576 family



AHP Value: Why They Work?

- Very competitive employee benefit options – Price and Design
- Strong employer member benefit – a Member Magnet
- Meets all compliance requirements
- Key administrative functions outsourced to trusted expertise – “Turn-Key”
- Simple for the employer - Consolidated billing and Trust services simplify administration



How do AHP's Lower Cost?

- **Small employers are pooled together to lower administrative cost – improved efficiency**
- AHP's are often treated like a **larger “single-employer”** for rating and renewal underwriting
- AHP programs often pull the small employer **out of the ACA market “high-Cost” requirements**
- AHP's have a much higher employer allegiance **which lowers the renewal cost trends**
- AHP's have demonstrated **consistently lower cost trends** over the last 10 years





Underwriting

- Census, Current Plan Summaries and Rates
- General Employer Questionnaire
- Groups with less than 25 eligible employees will need to answer one page employee health statements except existing Blue clients
- Groups with more than 25 eligible employees will submit a census with demographic/enrollment information
- 18 medical plan designs, 2 dental plans and 1 vision plan
 - Dual option available
- Targeting 60% participation requirement after valid waivers



The AHP Advantage

- New value-added product and service for members
- Partnership with Together SC, MarshMcLennan Agency and BlueCross BlueShield of South Carolina, community leaders who have a long history of supporting state-wide non-profits
- Help member agencies recruit and retain talent in a competitive market
- Stability of large employer benefits at competitive rates and lower renewal increases

ASSOCIATION GROUP HEALTH PLANS

Savings for you, great benefits for your employees

One of our association plans could be the perfect way to provide excellent, cost-efficient benefits for your workforce. Thank you for checking out your benefit plan options with

About association plans

We've worked with BlueCross BlueShield of South Carolina to develop a variety of options, including medical, dental and ancillary benefits. Employers save money, and employees enjoy benefits from the largest provider network in South Carolina.

- ◆ Our plans comply with the Affordable Care Act (ACA), with flexible options to meet the needs of all employees.
- ◆ Only association members have access to these health plans.

Not a member yet? Reasons to join:

- 1 Local representation and focus**

This association is operated for and by business colleagues with the same interests and priorities. You're involved in the decision-making.
- 2 Single-source solutions**

Reduce your billing and compliance headaches! Benefits information is entered into one system and displayed on one bill, with ERISA, HIPAA and COBRA services provided.
- 3 Plan design flexibility**

Choose from a diverse set of medical options and a full suite of ancillary benefits, such as Dental, Vision, Disability and Life.
- 4 Premium savings, financial stability**

Your association is fully underwritten. Your claims are pooled with others for long-term rating stability and more predictable renewals.



Choose from 18 health plans and two dental plans.

We offer preferred provider organization (PPO), health incentive account (HIA) and high-deductible health plans.

| Deductible (Ded) Single/Family | Coinsurance (Coin) | Plan Copays | | | Drug Card |
|-----------------------------------|--------------------|-------------|----------|-------------|----------------|
| | | PCP | Spec | Urgent Care | |
| \$500/\$1,000 | 80% | \$20 | \$35 | \$50 | \$15/\$40/\$70 |
| \$1,000/\$2,000 | 80% | \$25 | \$40 | \$50 | \$15/\$40/\$70 |
| \$1500/\$3,000 | 80% | \$20 | \$40 | \$50 | \$15/\$40/\$70 |
| \$2,000/\$4,000 | 80% | \$25 | \$40 | \$50 | \$15/\$40/\$70 |
| \$1,500/\$3,000 | 70% | \$30 | \$60 | \$60 | \$15/\$40/\$70 |
| \$2,500/\$5,000 | 75% | \$25 | \$50 | \$50 | \$15/\$40/\$70 |
| \$2,500/\$5,000 | 70% | \$30 | \$60 | \$60 | \$15/\$40/\$70 |
| \$3,000/\$6,000 | 75% | \$30 | \$60 | \$60 | \$15/\$40/\$70 |
| \$2,000/\$4,000 | 50% | \$30 | \$50 | \$50 | \$15/\$40/\$70 |
| \$3,500/\$7,000 | 75% | \$30 | \$60 | \$60 | \$15/\$40/\$70 |
| \$4,000/\$8,000 | 50% | \$50 | \$100 | \$100 | \$20/\$45/\$75 |
| \$2,800/\$5,600 | 100% | Ded/Coin | Ded/Coin | Ded/Coin | Ded/Coin |
| \$3,000/\$6,000 | 100% | Ded/Coin | Ded/Coin | Ded/Coin | Ded/Coin |
| \$4,000/\$8,000 | 100% | Ded/Coin | Ded/Coin | Ded/Coin | Ded/Coin |
| \$4,000/\$8,000 | 50% | Ded/Coin | Ded/Coin | Ded/Coin | Ded/Coin |
| \$6,350/\$12,700 | 100% | Ded/Coin | Ded/Coin | Ded/Coin | Ded/Coin |
| \$2,000/\$4,000 | 80% | \$25 | \$ 40 | \$ 50 | \$15/\$40/\$70 |
| \$3,500/\$7,000 | 75% | \$30 | \$ 60 | \$ 60 | \$15/\$40/\$70 |

| Dental Plan 1 (High) | |
|------------------------------------|-----------------------------|
| Single: \$27.36 – Family: \$107.41 | |
| In-Network | Out-of-Network |
| Class I – Preventive: 100% | Class I – Preventive: 100% |
| Class II – Basic: 80% | Class II – Basic: 80% |
| Class III – Major: 50% | Class III – Major: 50% |
| Includes Child Orthodontia | Includes Child Orthodontia |
| \$ 1,000 Annual Maximum | \$ 1,000 Annual Maximum |
| No Deductible | \$50 Deductible Basic/Major |

| Dental Plan 2 (Low) | |
|-----------------------------------|-----------------------------|
| Single: \$21.08 – Family: \$74.31 | |
| In-Network | Out-of-Network |
| Class I – Preventive: 100% | Class I – Preventive: 80% |
| Class II – Basic: 80% | Class II – Basic: 60% |
| Class III – Major: 50% | Class III – Major: 40% |
| \$ 1,000 Annual Maximum | \$ 1,000 Annual Maximum |
| No Deductible | \$50 Deductible Basic/Major |

Ready to talk?

Please call one of our insurance partners:

Agents