

HOME BUILDERS ASSOCIATION OF ALABAMA

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December 6, 2018

Dear HBAA Member:

Since its inception in 1956, the Home Builders Association of Alabama has strived to offer high quality benefits to our members that help them build their business and keep more money in their pocketbooks. One of the benefits that our members have consistently asked for over the years has been an association-sponsored health care program. We are pleased to say that Blue Cross Blue Shield of Alabama is now able to offer group plans for associations, and we are in talks with them as to the possibilities of setting one up for the HBAA.

Before we can proceed, we need input from YOU. If you're interested in a Blue Cross group health program, here's what we need from you:

1. Complete the enclosed employee survey for every eligible employee in your company. Whether or not all employees participate in a current plan and/or whether or not you think all employees would participate in this plan, we need the survey information for every eligible employee in your company.
2. You can provide this information by filling out the enclosed form by hand or by making your own Excel spreadsheet with the requested information.
3. Return the form to the HBAA office via email (healthsurvey@hbaa.org), fax (334-834-5380) or regular mail (HBAA, ATTN: Health Survey, P.O. Box 241305, Montgomery, AL 36124-1305).

Please return the survey information to us by December 31, 2018. Based on your responses, BCBS will provide us with quotes for various health care plans and we will proceed from there.

Some Frequently Asked Questions:

Is there a minimum participation requirement (% of employees) for each company?

No, each employee can make their own decision about participation.

What if my company already has BCBS insurance?

Current BCBS customers may join the group plan at its inception, regardless of your renewal date. Customers may also wait until after their current plan renews if they desire.

How does the group plan differ from other BCBS plans?

Employees (insureds) should notice no significant difference. Participating physicians, copays, etc. mirror other plans. However, in order to have a group plan, BCBS requires that all premiums be paid by a single check/payment. In other words, all participating companies will send their monthly premiums to the HBAA and then the association will pay BCBS.

When will the group plan be available?

Everything depends on how quickly we receive the survey information. Our hope is to have a plan to offer within the first quarter of 2019.

Are we sure we'll have a group plan approved?

No. Everything will depend on the number of interested participants, the data and whether it is feasible from a rate/exposure perspective.

If you have additional questions, feel free to call me at 1-800-745-4222 or email healthsurvey@hbaa.org. We're excited about the possibility of finally being able to bring an association group health plan to our members and look forward to sharing an update with you after the first of the year when the surveys have been received.

Sincerely,

A handwritten signature in black ink, appearing to read "Russell Davis". The signature is written in a cursive, flowing style.

Russell Davis, CAE
Executive Vice President