



Rio Grande Valley AGC Health Benefit Program*

*Medical benefits provided under GSABA
Health and Welfare Plan

Brandon Stevenson
281-989-1648
bstevenson@onedigital.com
onedigital.com



New challenges and opportunities require fresh thinking and a relentless commitment to results.

Small to mid-sized employers may be able to provide considerable premium savings to covered employees and their families over the course of the plan.

WHAT IS AN ASSOCIATION HEALTH BENEFIT PROGRAM? It is an employee welfare arrangement defined as a single plan that covers the employees of two or more unrelated employers. By pooling companies together, employers are better positioned as they can offer benefits of a large employer. The program falls under ERISA (Employee Retirement Income Security Act) and is also regulated by TDI (Texas Department of Insurance).

WHO IS THE PROGRAM DESIGNED FOR? Most companies that qualify as members of the Associated General Contractors are eligible for the program. SIC codes (industry codes) are reviewed to qualify employer groups and ensure there are synergies between participating companies. Groups from 2 employees to over 500 employees have the opportunity to receive competitive rates and rich plan designs.

IS THE PROGRAM FOR PROFIT? In the traditional market, carriers keep any excess in premiums after claims are paid. Carriers also charge excessive amounts for administrative costs. Under this program, every dollar in excess premiums is put into a trust. This trust will be used to help offset any future increases or for additional services that the trust may need in the future.

Rio Grande Valley AGC members enjoy a variety of benefits - not just affordable health plans!

- Safety services for your construction company
- Industry advocacy at the local, state and national levels
- Networking opportunities with other industry professionals
- Education classes for professional development
- Listing of your company in AGC's online directory

Being a member of Rio Grande Valley AGC has many benefits.

Members receive an incomparable menu of products, programs and services to support their businesses.

Significant savings for members, peace of mind for you.

This program consists of a large group health plan which benefits employers, employees and their families. Even small to mid-sized business owners can join to receive large group benefits such as:

- Potential premium savings
- Stable renewals
- Lower deductibles
- Enhanced coverage
- State mandated coverage
- COBRA administration
- Teledoc Services

An **ASSOCIATION HEALTH BENEFIT PROGRAM'S** main advantage is economies of scale!

- Being in a group of thousands provides a much more stable premium environment.
- A reserve is established to help offset any future increases.
- Small groups (2-49 full time employees) are underwritten just like large groups.



ADDITIONAL COVERAGE OFFERED THROUGH METLIFE

OneDigital has included an attractive ancillary coverage offering from MetLife for AGC member companies.

- Dental
- Vision
- Basic Life
- Voluntary Life
- Short Term Disability
- Long Term Disability
- Critical Illness
- Cancer
- Accident

Offering comprehensive benefits at an affordable price helps member companies attract and retain quality employees.

ONEDIGITAL IS BY YOUR SIDE

We are committed to helping you build an exceptional workplace. Experienced, local consultants will provide:

- **On-Site Enrollment Meetings** – We strategically communicate benefit information to your employees.
- **Analytics** – We evaluate the fairness of your renewal and use data to help you make the best decisions for your benefits.
- **HR Consulting** – We develop personalized programs built for all organizations of all sizes.
- **Wellness Consulting** – We work with you to incorporate your culture and wellness goals into strategic wellbeing solutions.
- **Compliance Reviews** – We provide in-depth reviews into your compliance with all laws and regulations surrounding your employee benefits program.
- **Mid-Year Reviews** – We review your compliance, plan performance, and wellness program performance to find improvements and plan for the future.

Re-insurance Company | US Fire 'A' Rated
Network Provider | Aetna Signature Administrators PPO Network
Pharmacy Plan Provider | Caremark
Third Party Administrator | CoreSource



Rio Grande Valley Chapter - AGC

