

Additional Benefits: MetLife Ancillary Coverages



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

- Dental
- Vision
- Basic Life
- Voluntary Life
- Short Term Disability
- Long Term Disability

Offering attractive benefits at an affordable rate 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 help you strategically communicate benefit information to your employees.
- **Analytics** – We help you evaluate the fairness of your renewal and use data to help you make the best decisions for your benefits.
- **HR Consulting** – We help 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



AGC Austin



Employee Benefit Plans

Maria Venegas
832-623-1337
mvenegas.com
onedigital.com

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

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

WHAT IS AN ASSOCIATION HEALTH PLAN? 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. It is an Employee Retirement Income Security Act (ERISA) plan that is also by the Department of Labor and also the Texas Department of Insurance.

WHO IS THE ASSOCIATION DESIGNED FOR? All companies that fit into the industry the Multiple Employer Welfare Arrangement (MEWA) was designed for – in this case, the Texas Home Builders Association. Eligibility for the program is based off SIC codes (industry codes). This ensures there are synergies between the participating companies. Companies from **2 employees to over 500 employees** can receive competitive rates and rich plan designs.

ASSOCIATION HEALTH PLAN ARE NOT FOR PROFIT In the traditional market, carriers keep any excess in premiums paid by employers to claims paid out to providers. Carriers also charge excessive amounts for administrative costs. Under an Association Health Plan, **every dollar in premiums past claims paid out to providers is put into a trust**. This trust will be used to help offset any future increases.

AGC Austin 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 others in the industry
- Education classes for professional development
- Promotion of your company in our online directory

Being a member of AGC Austin has many benefits.

From marketing opportunities and networking events to a sense of belonging to a community, AGC Austin will serve you. In addition, members are eligible to participate in the AGC Austin health plan.

Significant savings for members, peace of mind for you.

This plan is a large group health plan that employers, employees and dependents benefit from. Small to mid-sized business owners join to receive large group benefits such as:

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

ASSOCIATION HEALTH PLAN One of the main benefits from joining an Association Health Plan 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 able to be underwritten by their health risk



9600 Long Point Rd, #200 Houston, TX 77055 | mvenegas@onedigital.com

