



HEALTH PLAN for HBAT Members

Everyone wants quality health benefits at affordable prices for themselves, their families, and their employees. As a member of the Home Builders Association of Tennessee, you can take advantage of the ACA-compliant HBAT Benefits Trust Health Plan (HBATBT).

Spiraling healthcare costs represent an enormous challenge to the profitability of HBAT members. Insureds are faced with increasing costs and less flexible plans with higher and higher deductibles. The HBATBT was developed for HBAT members to help battle these issues. The HBATBT may be your solution to receiving high quality health benefits at affordable rates.

The HBATBT is an employer plan, which means the companies that enroll in the plan are required to offer the plan to all full-time employees. No employer contribution is required, however if an employer chooses to make a contribution, it must be on a non-discrimination basis. Employees can decline the coverage by completing a waiver.



Contact us for a quote!

423.629.2400

HBAT.org

HBATBT@KeyRiskUnd.com

HBAT HEALTH PLAN FEATURES

Traditional PPO Program with In and Out-of-Network Benefits

The health plan is a PPO model through Aetna that offers a provider and facility network for in-network coverage and also provides flexibility by still offering access to providers that may not participate or are considered out-of-network.

Aetna One Advocate (A1A) Concierge Style Customer Service

This program provides a single trusted advisor when you need one. Designed to ease the burden of managing health and benefits, you have a dedicated advocate who reaches out to you about your health and whom you can reach directly. The dedicated team collects, reviews and connects information end-to-end to help you access care and get the most from your benefit plans.

Aetna's Robust Network of Providers & Facilities with Access to 3 Networks

- Aetna Choice POS II Open Access Plans (Available w/Plans 1 through 8)
- Aetna Vanderbilt ACO Network (Available w/Plans 9 and 10)
- Aetna National Network (Available w/All Plans)

10 Health Benefit Plan Options

Traditional copay plans and high-deductible HSA health plans with varying deductibles and coinsurance.

3 Prescription Plan Options

2 copay plans and 1 HSA-compatible deductible plan.

Telemedicine Program

Use Teladoc anytime, anywhere for non-emergency conditions like the flu, bronchitis, stress, psoriasis, and more. Receive care from a doctor without having to leave your home or job.

24-Hour Nurse Line

Whether you're looking for general information or have a specific health concern, the 24-Hour Nurse Line is a hotline for members.

Stay Healthy Programs

You will be able to receive discounts on health products and services from eye care to fitness and weight management. You will also be able to access your health record, personalized health and wellness programs, and helpful information about procedures, conditions and treatments.

Member Mobile Experience

You can download the Aetna app on Google Play or the Apple App Store. Members will be able to view benefits, dependent(s) information, search providers and access products available to you as a member.



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