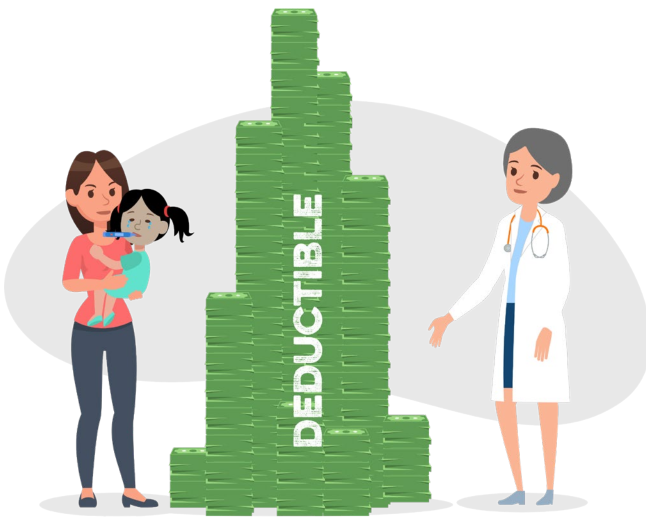
THE HEALTH BENEFIT™ ALLIANCE

MarshMcLennan Agency
INSPRO
A Marsh & McLennan Agency LLC Company

Think *no-deductible* plan designs are too expensive?

Think again!

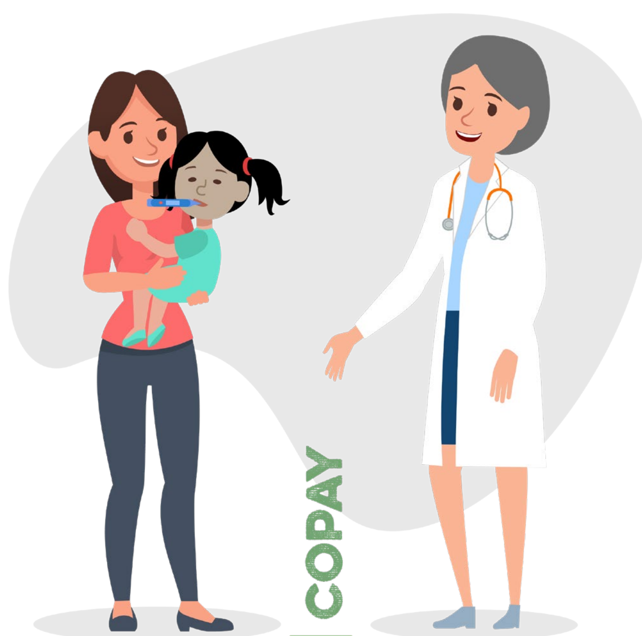


While the ACA reduced the number of uninsured Americans, **it resulted in higher premiums and out-of-pocket costs that put health insurance out of reach** for many.

So, millions of people—many hourly and part-time workers—still seek a cost-effective, common-sense health plan solution.

Most HBA plans have no deductibles, just copays!

HBA designs ERISA- and ACA-compliant plan designs for the millions of workers who've found it challenging to access healthcare.



HBA removes barriers to care

Watch our video to learn more

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sound familiar?

Millions of Americans are struggling financially:

- 73.3 million hourly workers in United States[1]
- 69% had less than $1,000 in savings ending 2019[2]
- 30% carry more credit card debt than savings[3]
- 72% lived paycheck to paycheck in ‘22 (up 9% from ‘21)[4]

And underserved by the insurance industry:

- 43% of working-age adults are under-insured in ‘22[5]
- Average 2022 Marketplace Metallic plan deductibles:[6]
  - $7,051 Bronze (32% of elections)
  - $4,753 Silver (56% of elections)
  - $1,600 Gold (10% of elections)

HBA offers Healthcare plan designs your employees can afford to...

CHOOSE

and USE

1 U.S. Bureau of Labor Statistics, 2020 Labor Force Stats
2 GOBankingRates Study, December 2019
3 balancingeverything.com Study, December 2021
4 American Payroll Association, “Getting Paid In America” Survey, 2022
5 healthcaredive.com, September 2022
6 Kaiser Family Foundation, ACA Open Enrollment 2022

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see any doctor, any time

no network restrictions

mental health support

vision benefits too

HBA streamlines benefit design to include the services people need—**preventative and primary care, prescriptions, behavioral and telehealth**—and then we scale our plan designs up from there.

We designed a full spectrum of plan designs to meet a wide range of needs and budgets.

don’t make your employees choose between their expenses and medications

90%

OF THE MOST COMMONLY PRESCRIBED GENERIC DRUGS AT NO COST

HBA plan designs can mean the difference **between filling a prescription or going without necessary medication** or the difference between identifying and treating an acute condition or developing a chronic illness.

The HBA plan designs fit a broad range of needs and budgets, enabling people to get the care they need, when and where they need it.

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Enjoy The best of both worlds: affordable healthcare and choice of doctors

74% of non-elderly adult Americans want coverage but can't afford it due to plan complexity and high premiums.

Our plan designs appeal to a **diverse labor force with varied needs**, from employees seeking convenient, low-cost options to those who value the extensive coverage of a platinum plan.

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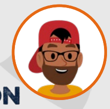
If your employees are happy with high deductibles, network restrictions and expensive prescriptions, **we're not right for your business.**

If you want to offer an **affordable alternative**, contact HBA by clicking on the link below.

- ~~HIGH DEDUCTIBLES~~
- NO DEDUCTIBLES!
- ONLY COPAYS!

ANY DOCTOR ANY TIME



VISION BENEFITS TOO

NO-COST GENERIC DRUGS

HBA removes barriers to care

Schedule a consultation today