



ABC Small Business Healthcare Solution

Businesses in the construction industry have long grappled with the challenge of accessing affordable & comprehensive healthcare for themselves and their employees.

Rising healthcare costs, limited coverage options and the unique needs of contractors have created a significant gap in healthcare services within our industry.

We Have the Solution:

The ABC Insurance Trust has teamed up with industry leading innovators to create a healthcare program built specifically for contractors: The ABC Small Business Healthcare Solution.

This healthcare solution is exclusively designed for small-to-mid-sized ABC members with 25 or more enrolled employees. This innovative health program will significantly help with the challenge contractors face when accessing affordable and comprehensive healthcare for themselves and their employees.

Empowering ABC and Enhancing Member Well-Being

The ABC Small Business Healthcare Solution is exclusively available to companies who are members of the Associated Builders and Contractors (ABC). Our goal is to revolutionize healthcare for your organization and employees.

By creating an ABC based healthcare solution, the ABC Insurance Trust is proactively addressing and meeting the needs of ABC members and positioning the ABC Insurance Trust as a leader in providing exceptional healthcare solutions. The ABC Small Business Healthcare Solution will also serve as a valuable recruitment and retention tool, allowing you to provide your employees with richer benefits, in addition to helping ABC grow as an association.

This is a step towards creating a healthier construction workforce together!

The Benefits of the Program

- ♦ **Reduced Healthcare Costs:** This program has the potential to reduce healthcare costs by 25-40%. The aim is to stabilize and maintain low costs, and potentially decrease them in future years.
- ♦ **Flexibility & Customization:** You have the ability to choose two out of six comprehensive health plan options, including an HSA eligible plan.
- ♦ **Cost Containment & Evaluation:** The program is hyper-focused on all available avenues for containing costs and managing risk. We continuously evaluate our cost containment program to ensure we deliver the best possible solutions to our members.
- ♦ **Revolutionize Healthcare in Our Industry:** Create a healthier construction workforce with us, healthier employees relates to a healthier business. You can be part of radically changing healthcare for the construction industry.

The Mechanics: How it Works

- ♦ **Program Eligibility:** Available to ABC members with 25 or more enrolled employees.
- ♦ **Defined Risk & Cost:** Employers establish a partially self-funded health plan that utilizes a stop loss insurance carrier to absorb high-cost claims, clearly defining risk upfront and providing control and transparency.
- ♦ **Medical Underwriting:** Your plan will be medically underwritten based on your claims data where available or through employee medical questionnaires.
- ♦ **Experienced Benefit Advisors:** This program is backed by a growing national team of experienced benefit advisors who are passionate about serving the construction industry.
- ♦ **Enrollment and Timeline:** We are currently gathering data for companies to enroll with plan effective dates starting at 1/1/24 with implementation beginning by 11/1/23.
- ♦ **Access to Care:** Members are granted entry to a state-of-the-art program, allowing individuals to pick their own healthcare providers.

Contact Us Today!

With the ABC Small Business Healthcare Solution, you can significantly reduce your annual healthcare cost while improving the benefits and experience for your employees. To further explore how the ABC Small Business Healthcare Solution can transform your company's healthcare landscape, contact John E. Gaylor at jegaylor@abcbenefitsgroup.org or (317) 750-2176.