

# COMPETITIVE ADVANTAGE

## BY PARTNERING WITH HEALTHALLIANCE BENEFIT PLAN

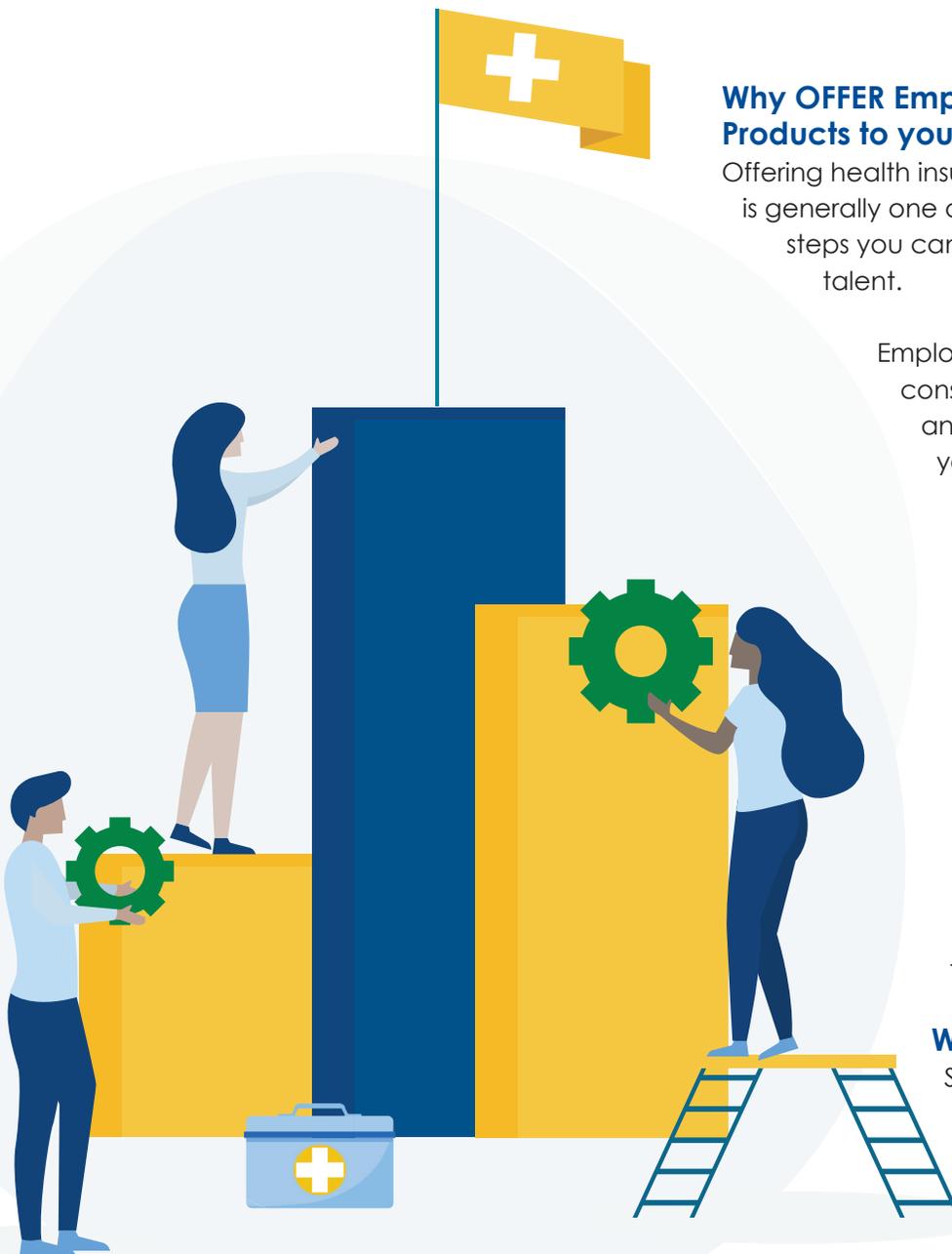
### Why OFFER Employee Benefit Products to your Employees?

Offering health insurance as an employee benefit is generally one of the simplest but most effective steps you can take to reward and attract talent.

Employee medical insurance has consistently been the most important benefit for a long time now. If your company is trying to retain or attract talent, it would be a good idea to consider what top-performing people want. If it's healthcare benefits and you don't provide good quality health coverage, you will lose them to competitors. In a recent study, 60% of employers found that providing good health benefits helped their staff become more productive. Healthy people can accomplish much more in their time at work.

### WHY HealthAlliance?

Securing health insurance for your employees is cheaper than purchasing it themselves – as a group, you have more control



and can ensure that the money you spend on insurance is well spent. Plus, you need expertise. That is where HEALTHAlliance Benefit Plan (HABP) comes in.

Health Alliance Health Coverage HABP was created by FUELlowa to provide the best healthcare benefits in Iowa at great rates to help its members succeed. By forming a large group, HABP's volume provides better plans with great partners like Wellmark Blue Cross Blue Shield of Iowa at lower costs than FUELlowa members may obtain on their own in the open market.

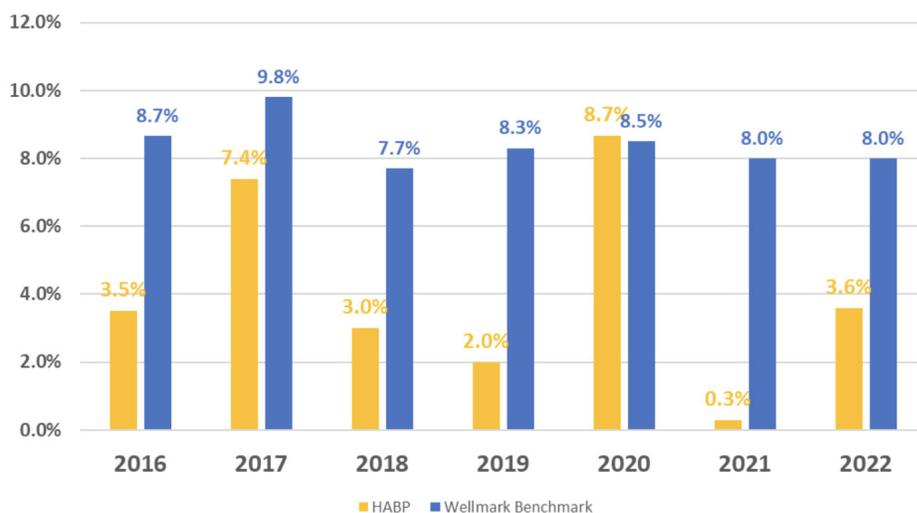
**“Strong health benefit options are tools for recruiting and retaining employees, and HABP offers solutions that fit our industry,” says Lori Thielen, VP of Finance for Rainbo Oil.**

### Cost Stability & Containment

By 2022, the average statewide increase for health coverage is 8%. However, HABP's overall increase is 3.6%. HABP has regularly outperformed the industry and provided stability for its members – a significant competitive advantage for participating members.

Take a look at the chart. Over the past seven years, HABP's annual increase has only been 4.1% vs. the Wellmark average of 8.4%. Over seven years, it adds up, in fact, that

### HABP RENEWAL INCREASE % vs. WELLMARK BENCHMARK



is more than 30% cumulatively higher outside of HABP.

Chad McAllister of Prairie Ag Commodities switched to HABP in January of 2019. “It’s definitely taken the volatility out of our premiums and allowed us to offer a competitive health care package for our employees.”

### Richer Plans – Bigger Network

While HABP's cost stability is a huge advantage, the health plans offered are also much richer. HABP offers nine distinct Wellmark Blue Cross and Blue Shield of Iowa plans allowing employers and employees to customize their health coverage to their needs. Further, HABP is not age-rated, and there are no additional premium charges per dependent.

By partnering with Wellmark Blue Cross and Blue Shield of Iowa, HABP's provider network is the

most extensive in the United States. 100% of all Iowa hospitals and 99% of Iowa physicians participate with Wellmark Blue Cross and Blue Shield of Iowa. Ninety-six % of all hospitals and 93% of all doctors and specialists across the United States participate in the Blue Cross and Blue Shield Association. Whether in Iowa, Florida or Montana, a member covered through Blue Cross and Blue Shield can rely upon access to the largest nationwide provider network and be far less concerned about a “surprise” medical bill whether at home or traveling.

A tool HABP is providing its covered members is access to Doctors on Demand. This is a telehealth option, for minor illnesses and injuries. It is one way a member can access a provider, receive necessary care, and save money. Information on this benefit plus more can be found at the HABP website: [www.HealthAllianceBenefitPlan.com](http://www.HealthAllianceBenefitPlan.com).

## Health Alliance Dental Coverage

Another employee benefit to offer is dental coverage. HAPB offers two different plan options through Delta Dental of Iowa with the main difference -coverage for orthodontia. Making dental coverage available offers your employees the opportunity to maintain good oral health, which is key to maintaining overall good health. Delta Dental has the most extensive provider network in Iowa and the United States, and they provide covered members access to receive the dental care needed.



### What else is NEW?

New this year, HAPB has moved life insurance carriers. Our life insurance products are now underwritten thru Symetra, which will provide a \$15,000 life benefit to participating health insured employees as well as supplemental life at great rates. This change provides a much-needed upgrade in life coverage and the opportunity to layer on additional benefits down the road. Go to our website under Resources for more information.

### Employer Support – Billing, Customer Service, and Compliance

Partnering with HAPB is like hav-

ing an expert on staff with essential industry knowledge on compliance, administration, customer service support, as well as consolidated billing and easy enrollment so your team can focus on growing your business.

Four years ago, Paula Spiekermeier, human resources coordinator of Chem Gro of Houghton, Inc, joined HAPB and has since moved all paperwork online and taken advantage of HAPB's customer service lifting a significant burden off her staff and allowing her to focus on strategic initiatives. "HealthAlliance offers a great support system. If I have any questions about any aspect of our plan, HAPB is just a phone call away."



### Are you interested in taking control of your plans with HealthAlliance?

HAPB already has 80 FUEllowa member companies as part of our Alliance, and our Trustees have authorized the addition of more FUEllowa member employers this year. "HealthAlliance is being managed by people who are members of FUEllowa and are committed to caring about fuel & similar types of trades. That is a positive," Bryan Bandstra, Legal and Risk Director at Key Cooperative. "I strongly urge

you to contact HEALTHAlliance's Mary Johnson at 515-237-0121 to learn more about what HAPB can do for you. "

Learn more at  
[HealthAlliance  
BenefitPlan.com](https://HealthAllianceBenefitPlan.com)

## HEALTH Alliance BENEFIT PLAN

Our partners include:

