

HEALTHAlliance Benefit Plan: A Smarter Way to Support Your Team

If you are looking for a benefits strategy that works—for your employees and your bottom line, HEALTHAlliance Benefit Plan (HABP) is for you. Built by FUELlowa for its member employers, HABP is designed to help Iowa businesses offer high-quality coverage at lower premiums than other plan options, all while simplifying administration and staying ahead of market trends.

Let us break down what makes HABP different—and why more than seventy FUELlowa member companies already trust it.

WHAT YOU GET WITH HABP

- **Simplified Underwriting** requiring only a census with basic demographic information. Quotes available as soon as 5-business days
- **Lower premiums** and more stability by being part of a large group
 - No age rating or per-dependent premium charges
- **Broad access:** 100% of Iowa hospitals, 99% of Iowa physicians via Wellmark Blue Cross and Blue Shield of Iowa
 - For services outside Iowa and South Dakota, the Blues cover the country with the broadest and most stable national Preferred Provider OrganizationSM (PPO) network.
 - BCBS plans have the largest hospital and physician networks in the U.S., with more than 2 million unique, in-network providers. That's more board-certified providers than other health insurance company.
- **Telehealth** via Doctors on Demand with \$0 cost to members on ALL plan options
- **Dental** through Delta Dental of Iowa, and **Vision** coverage through Avesis
- **Life and disability** through Symetra—including free \$15,000 group term life
- **Workplace protection products**, including Accident & Critical Illness at competitive rates
- **Consolidated billing** and easy enrollment
- **Built-in** compliance, customer service support, and Cobra administration

COST CONTROL THAT IS ACTUALLY WORKING

This year, Iowa's average premium increase for small group health coverage landed at 8.25%, with pharmacy benefits climbing 12%. HABP's average increase? 4.5%. That is not just below trend, it is a **strategic advantage**.

BUILT-IN SUPPORT FOR YOUR TEAM

Partnering with HABP means you are not just buying benefits; you are gaining a strategic ally. From compliance guidance to customer service and streamlined billing, HABP helps your internal teams stay focused on what matters most: growing your business and supporting your people.

READY TO EXPLORE YOUR OPTIONS?

HABP is growing. If you are a FUELlowa member employer, now is the time to join HEALTHAlliance and take advantage of smarter benefits.



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