



# The Healthcare Benefits Alliance

*Now offered to Native American Tribes*

*800,000 Employees Strong*

## UNIQUE CONTRACT PROVISIONS

Gaining access to unique contract provisions is a key advantage for members of the Healthcare Benefits Alliance.

- Extended Rate Guarantees
- Higher Tolerable Loss Ratios and Reduced Expense Charges
- Premium Holiday Program

## BENEFIT SOLUTIONS FOR NATIVE AMERICAN TRIBES

As part of the Healthcare Benefits Alliance (HBA), we work together in an exclusive agreement that specializes in designing benefits for Tribes. Working with the HBA helps you experience increased cost stability and purchasing power.

## COVERAGE'S OFFERED THROUGH THE HBA

The HBA offers its participants a selection of benefit programs from the leading carriers:

- Group Life Insurance
- Short Term Disability
- Dental
- Voluntary Products
- Executive Benefits
- Group Long Term Disability
- Stop Loss Coverage
- Prescription Drug Coverage
- Vision Care
- Enrollment Communication

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## *Program Advantages*

All Tribes enjoy individual underwriting with the pooled experience of over 800,000 lives allowing for greater balance of risk. The fixed expenses are spread over a larger premium base providing the entire Healthcare Benefits Alliance a more competitive permissible loss ratio, so that more of your premium dollars actually go toward the payment of claims.

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