

ANNOUNCING 2025 HEALTH PLAN OPTIONS

Through the Home Builders Association



FITTING YOUR UNIQUE NEEDS

The home building industry requires health care solutions that fit its unique needs. Home builders demand health coverage to enhance business culture, increase productivity, and reduce turnover and absenteeism. The Home Builders Association offers its members exclusive pricing for Wellmark Blue Cross and Blue Shield coverage throughout South Dakota. Wellmark is the only health insurance carrier endorsed by the South Dakota Home Builders Association.

PLAN DETAILS		SDHBA TRADITIONAL PPO	SDHBA GLOBAL PPO	SDHBA PREMIER PPO	SDHBA HDHP ONE PPO	SDHBA HDHP TWO PPO
Deductible	Single	\$3,500	\$5,000	\$2,000	\$6,900	\$7,450
	Family	\$7,000	\$10,000	\$4,000	\$13,800	\$14,900
OOP Maximum	Single	\$7,200	\$8,150	\$6,500	\$6,900	\$7,450
	Family	\$14,400	\$16,300	\$13,000	\$13,800	\$14,900
OV Copays	PCP	\$35	\$75	\$50	Deductible	Deductible
	Specialist	\$75	\$125	\$100	Deductible	Deductible
Coinsurance		40%	50%	50%	0%	0%
ER Copays		Deductible/ Coinsurance	\$400	\$400	Deductible	Deductible
RX Copays		\$15/\$50/\$75 Deductible/ Coinsurance	\$30/\$80/\$200 \$300/\$400	\$20/\$40/\$80 \$200/\$200	Deductible	Deductible

ELIGIBILITY REQUIREMENTS

- Builder & Associate Members in good standing with the Home Builders Association as defined in Employer Participation Agreement.
- Member's business must be domiciled in South Dakota and have at least one (1) full-time employee.
- Entry into the plan must be a 3-year commitment. Exiting the program before this time will result in a penalty and waiting period for re-entry.

ENROLLMENT DEADLINE: CONTACT US FOR DETAILS

NOTICE This policy is issued through an association. By accepting coverage, you must participate in this plan for a minimum of three years to avoid penalties for early departure.

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KEY FEATURES

EXCLUSIVE PLAN DESIGNS customized to fit Home Builders Association member needs.

COMPETITIVE PRICING and cost saving opportunities effective **AUGUST 1, 2025 THROUGH JULY 31, 2026**

ONLINE PORTAL for easy benefits administration and enrollment.

BETTER POSITIONED TO NEGOTIATE PRICE and coverage options for their employees.

VALUE ADDED BENEFITS

DR. ON DEMAND® allows for 24/7 access to a doctor via smart phone, tablet, or computer.

BEWELL 24/7® helps members manage ongoing conditions and can help answer medical questions.

REGISTER FOR BLUE365® at Wellmark.com/Blue365 to receive exclusive member discounts on Wellness Products and Services.

CONTACT US TODAY!



**Everett Strong -
Carver Insurance**

PHONE

605-348-7410

EMAIL

estrong@carverinsurance.com

An Authorized Independent Agent for

