



HEALTH COVERAGE BUILT FOR YOU AND BACKED BY WELLMARK

Built with the homebuilding industry in mind, this Wellmark® Blue Cross® and Blue Shield® health plan provides South Dakota Home Builders Association businesses with exclusive access to offer strong, competitive, and affordable health benefits to their employees while keeping costs more manageable.

PROMOTING STABLE AND CONSISTENT HEALTH PLAN COSTS

These fully-insured plans are designed to promote renewal stability by helping employers avoid large, unpredictable rate increases from year to year. By pooling employers together, we can offer composite rates with more consistent and manageable premium changes.

ELIGIBILITY REQUIREMENTS

1. Your business must engage in manual labor associated with the construction or remodeling of residential properties or developments.
2. Business must be domiciled in South Dakota and have at least one (1) full-time employee.
3. Builder & Associate Members must be in good standing with the South Dakota Home Builders Association as defined in the Employer Participation Agreement.
4. Must participate in this plan for a **minimum of three years**. Exiting the program before this time will result in a penalty and waiting period for re-entry.



ENROLLMENT DEADLINE

Eligible businesses can start a policy any time of year, with all policies taking effect on the first of the month. To meet your desired start date, paperwork must be submitted by the first of the preceding month. **Deadline may vary around renewal.*

CONNECT ONLINE FOR MORE INFORMATION

Visit sdhbahealthplan.com to learn more about how the SDHBA health plan options and pricing can support both your business and your team.



YOUR LOCAL AGENT

EVERETT STRONG

Black Hills Insurance Agency
605-342-5555
EStrong@blackhillsagency.com

Black Hills Home Builders Association
Rachelle White - Executive Vice President
executive@blackhillshomebuilders.com

IMPROVE WELL-BEING AND HEALTH OUTCOMES

Members can take advantage of Wellmark's built-in tools, programs, and select services at no additional cost.

- **\$10 Virtual Visits with Doctor on Demand®** – With Doctor on Demand your employees can connect face-to-face with a board-certified doctor from anywhere using a smartphone, tablet, or computer on their schedule.
- **Preventive and Wellness Services** – Preventive services are free when received from in-network providers. This includes annual wellness exams, gynecological exams, age-appropriate mammograms or colonoscopies, and well-child visits.
- **Blue365® Program** – This program gives employees exclusive access to discounts and resources that help them live a healthier lifestyle.

FIVE TRUSTED PLANS TO KEEP YOUR WORKFORCE HEALTHY

PLAN DETAILS	TRADITIONAL PPO	GLOBAL PPO	PREMIER PPO	HDHP ONE PPO	HDHP TWO PPO
Deductible (Single / Family)	\$3,500 / \$7,000	\$5,000 / \$10,000	\$2,000 / \$4,000	\$6,900 / \$13,800	\$7,450 / \$14,900
Out-Of-Pocket Maximum (Single / Family)	\$7,200 / \$14,400	\$8,150 / \$16,300	\$6,500 / \$13,000	\$6,900 / \$13,800	\$7,450 / \$14,900
Coinsurance	40%	50%	50%	0%	0%
Office Visit Copays (Primary Care Provider / Specialist)	\$35 / \$75	\$75 / \$125	\$50 / \$100	Deductible	Deductible
Emergency Room Copays	Deductible / Coinsurance	\$400	\$400	Deductible	Deductible
Rx Copays	\$15/\$50/\$75 Ded / Coins	\$30/\$80/\$200 \$300/\$400	\$20/\$40/\$80 \$200/250	Deductible	Deductible

**This is a general summary of coverage. Please reference the Summary of Benefits & Coverage and Coverage Manual for more detailed information.*

An Authorized Independent Agent For



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