

ANOTHER WAY WE  
ARE TRYING TO  
SAVE YOU  
MONEY...

# ASSOCIATION HEALTH PLAN (AHP) FOR WIB MEMBERS

Wisconsin Independent Businesses (WIB) in partnership with 5G Benefits LLC, a Wisconsin-based insurance agency and Lifestyle Health Plans, a nationwide health insurance carrier, is now offering an Association Health Plan (AHP) to WIB members.

AHP participation is an exclusive benefit available to WIB member businesses and contingent upon continued membership. WIB members work directly with 5G Benefits, LLC to obtain coverage.

Our AHP is a level-funded, group health plan that is compliant with the Affordable Care Act (ACA) but exempt from certain ACA requirements. Of note, AHP premiums are based on the health of the group.

AHP enrollees have access to a group health plan with differing deductibles, co-pay plans or HSA-Qualified plans.



THE LEADING VOICE FOR WISCONSIN  
SMALL AND INDEPENDENT BUSINESSES

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# ASSOCIATION HEALTH PLAN FOR WIB MEMBERS

Depending on where your business is located there are two provider networks. Both have most hospitals and clinics included in network. You can search for plan providers online or by telephone.



Western Wisconsin  
First Health network  
[www.firsthealth.com](http://www.firsthealth.com)  
1-800-226-5116

Eastern Wisconsin  
Trilogy Network  
[www.trilogycares.com](http://www.trilogycares.com)  
1-866-429-3241

## FOR A QUOTE:

WIB members work directly with 5G Benefits, LLC to obtain coverage.

Complete:

➔ [WIB Group Benefits Quote form](#)

➔ [Employee Health Application form](#)

(Filled out by full-time employees.)

➔ [Lifestyles Census form](#)

Submit information to:  
[WIB@5gbenefits.com](mailto:WIB@5gbenefits.com)  
or fax 920-227-2247

You will receive a rate quote within two to three weeks once all the information is received.

Any questions, please email Tony Goebel at [tony@5gbenefits.com](mailto:tony@5gbenefits.com).

There are also optional **Dental and Vision plans**. For more information on the optional dental insurance network of providers visit [www.aetnadental.com](http://www.aetnadental.com). For more information on the optional vision insurance network of providers visit [www.vsp.com](http://www.vsp.com).

**WIB member businesses need at least four employees** enrolled in the plan. Employees working 30 hours a week (whether W-2 or 1099) or more are eligible to sign up for the plan.

WIB member businesses who enroll their employees in the AHP are **required by the carrier to cover 50% of the single plan monthly premiums**. The WIB AHP is a group health plan and premiums may be tax deductible.

**Enrollment in the AHP is year-round**. Even if you have recently renewed your individual or group health plan, you are eligible to sign up for the WIB AHP.



*5G Benefits LLC is the licensed insurance agent for all policies written through the WIB AHP. WIB is not a licensed insurance agency and its sales representatives are not licensed insurance agents.*



[wibiz.org](http://wibiz.org)