

ASSOCIATION HEALTH PLAN (AHP) FOR WIB MEMBERS

WIB MEMBERS ARE SAVING!

Menomonie, WI company
SAVED 24%!

\$2500 deductible with
100% coinsurance
(Copay plan)

Single: \$456.11/mth
Family: \$1,336.40/mth
Emp/Spouse: \$935.02/mth
Emp/Children: \$875.73/mth

Washburn, WI company
SAVED 36%!

\$5000 deductible with
100% coinsurance
(HSA Qualified Plan)

Single: \$352.06/mth
Family: \$969.02/mth
Emp/Spouse: \$853.54/mth
Emp/Children: \$969.02/mth

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.

There are **16 plans to choose from** (Copay and HSA qualified) ranging from deductibles of \$1,000 to \$10,000. All copay options have \$30 office visits, \$50 specialist, \$100 Urgent Care, \$250 ER, and Rx card of \$1/\$15/\$50/\$80/50%.

WIB member businesses need at least four employees enrolled in the plan. Employees working 30 hours a week or more (W-2 or 1099) 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.

continued on back



EXCLUSIVE HEALTH
CARRIER OTHER
AGENTS
CAN'T OFFER!

ASSOCIATION HEALTH PLAN FOR WIB MEMBERS

THREE PROVIDER NETWORKS!

The WIB AHP has most hospitals/doctors in the network in Wisconsin. There is also national coverage for employees traveling or living outside the area using FirstHealth. 5G Benefits, LLC will help to choose which network fits your group the best based on where you are located.

FOR A QUOTE:

WIB members work directly with 5G Benefits, LLC to obtain coverage but can get forms for a quote by visiting www.wibiz.org

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


or fax 920-227-2247

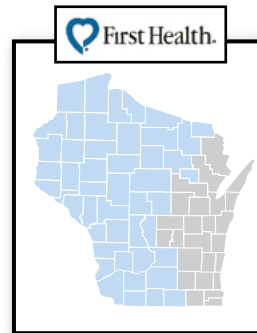
You will receive a rate quote within two to three weeks once all the information is received.

QUESTIONS:

Please email Tony Goebel at WIB@5GBenefits.com.




 The Alliance
www.the-alliance.org
1-800-223-4139



 First Health
www.firsthealth.com
1-800-226-5116



 Trilogy
www.trilogycares.com
1-866-429-3241

Notable hospitals in the networks available include:

- Agnesian
 - Ascension/Ministry
 - Aspirus
 - Aurora
 - Bellin
 - Black River Memorial
 - Children's
 - Columbia
 - Columbus Community
 - Cumberland
 - Dean/SSM clinics
 - Divine Savior
 - Edgerton
 - Flambeau
 - Froedtert
 - Gunderson
 - Holy Family
 - Marshfield
 - Mayo
 - Meriter
 - OakLeaf
 - ProHealth
 - Prevea/HSHS
 - Sacred Heart
 - St. Elizabeth's
 - St. Mary's
 - Sauk Prairie
 - ThedaCare
 - Waukesha Memorial
 - UW System
- and so many more!*

DENTAL AND VISION PLANS ARE OPTIONAL. For more information on the optional dental insurance network of providers visit www.aetnadental.com. For more information on the optional vision insurance network of providers visit www.vsp.com.



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 member representatives are not licensed insurance agents.

