



# Construction Healthcare Alliance

Businesses in the construction industry have long grappled with the challenge of accessing affordable & comprehensive healthcare for themselves and their employees.

Rising healthcare costs, limited coverage options and the unique needs of contractors have created a significant gap in healthcare services within our industry.

## **We Have the Solution:**

The ABC Insurance Trust has teamed up with industry leading innovators to create the only healthcare-based insurance entity 100% focused on the construction industry: The Construction Healthcare Alliance.

This is the first national healthcare captive designed specifically for contractors, by contractors. This innovative healthcare solution will significantly help with the challenge contractors face when accessing affordable and comprehensive healthcare for themselves and their employees.

## **Empowering ABC and Enhancing Member Well-Being**

The Construction Healthcare Alliance is exclusively available to companies who are members of the Associated Builders and Contractors (ABC). Our goal is to revolutionize healthcare for your organization and employees.

By creating an ABC based healthcare solution, the ABC Insurance Trust is proactively addressing and meeting the needs of ABC members and positioning the ABC Insurance Trust as a leader in providing exceptional healthcare solutions. The Construction Healthcare Alliance will also serve as a valuable recruitment and retention tool, allowing you to provide your employees with richer benefits, in addition to helping ABC grow as an association.

This is a step towards creating a healthier construction workforce together!

## The Benefits of the Alliance

- **Reduced Healthcare Costs:** The Alliance has the potential to reduce healthcare costs by 15-40%. The aim is to stabilize and maintain low costs, and potentially decrease them in future years.
- **Flexibility & Customization:** Each member can keep their current plan design or create a personalized healthcare plan that meets their unique needs and those of their workforce.
- **Risk Management:** Each member can establish their own individual and aggregate stop loss attachment points. By defining the levels of risk, you can manage your healthcare expenses more effectively.
- **Cost Containment & Evaluation:** The Alliance is hyper-focused on all available avenues for containing costs and managing risk. We continuously evaluate our processes to ensure we deliver the best possible solution to our members.
- **Member Advisory Group:** The Alliance will have a dedicated steering committee composed of members who guide the future of the captive through their input and experience. Together, we build the Alliance to serve the needs of our members.

## The Mechanics: How the Alliance Works

- **Membership Eligibility:** Initially available to employers with 50 or more enrolled employees. We have a smaller employer option available to those with 25 or more enrolled employees.
- **Collateral Requirement:** The collateral requirement ensures the stability and financial security of the captive. Unlike other captives, the collateral payment for the Alliance is paid monthly along with all other fixed and variable health plan costs.
- **Defined Risk & Cost:** The Alliance claims fund and the stop loss insurance carrier absorb high-cost claims, clearly defining the members' risk upfront and capping it each year. This provides certainty and transparency.
- **Experienced Benefit Advisors:** The Alliance has a national team of experienced benefit advisors who are passionate about serving the construction industry.
- **Care Access:** Members are granted entry to a state-of-the-art open access program, allowing individuals to select their preferred healthcare providers. Additionally, CIGNA offers a nationwide network alternative. Both plan options are supported by industry-leading innovators.

## Contact Us Today!

With the Construction Healthcare Alliance, you can offer your employees enhanced benefits at a reduced cost. To further explore how the Construction Healthcare Alliance can transform your company's healthcare landscape, contact Phil Grisafi at [grisafi@abc.org](mailto:grisafi@abc.org) or [click here](#).