



A Member Benefit of



Association Health Plan

We are proud to announce a new and exciting member benefit, the State Bar of Wisconsin Association Health Plan! The State Bar's Association Health Plan is another option for you to consider as you review your health care coverage. The Association Health Plan allows law firms to be underwritten outside of "community rating." This means rather than being rated as an entire pool, health underwriting allows your firm to be rated accordingly, unlike ACA plans which do not allow this type of underwriting.



All counties except Dane County



Only in Dane County

- The Association Health Plan would be available to State Bar of Wisconsin member firms with two or more non-family employees.
- Health insurance must be offered to all eligible employees of the law firm. Eligible employees are those who work 26 hours or more per week.
- Employer contribution is recommended, but not required.

If this is the best option for your firm, you'll set up your plan based on the design options below.

| Five co-pay and coinsurance plans available. Deductible and coinsurance options are: | |
|--|--|
| \$750 individual/\$1,500 family deductible with 20% coinsurance | \$2,750 individual/\$5,500 family out of pocket |
| \$1,500 individual/\$3,000 family deductible with 20% coinsurance | \$4,500 individual/\$9,000 family out of pocket |
| \$2,500 individual/\$5,000 family deductible with 20% coinsurance | \$5,500 individual/\$11,000 family out of pocket |
| \$5,000 individual/\$10,000 family deductible with 0% coinsurance | \$5,000 individual/\$10,000 family out of pocket |
| \$5,000 individual/\$10,000 family deductible with 20% coinsurance | \$6,000 individual/\$12,000 family out of pocket |

| Four High Deductible Health Savings Account qualified health plans. Deductible and coinsurance options are: | |
|---|---|
| \$2,500 individual/\$5,000 family deductible with 0% coinsurance | \$2,500 individual/\$5,000 family out of pocket* |
| \$2,500 individual/\$5,000 family deductible with 20% coinsurance | \$5,500 individual/\$11,000 family out of pocket* |
| \$5,000 individual/\$10,000 family deductible with 0% coinsurance | \$5,000 individual/\$10,000 family out of pocket |
| \$6,550 individual/\$13,100 family deductible with 0% coinsurance | \$6,550 individual/\$13,100 family out of pocket |

*Non-embedded deductible. If an employee has family coverage, the family deductible must be met before the plan will pay benefits.

- Based on your group size, you may select up to four plan design options.

Carrier Health Insurance Networks:

- WPS uses the Statewide Network. This is the broadest, most inclusive network available in Wisconsin.
- Quartz uses the Commercial HMO/POS Network which includes the UW Health System.

We are proud to be a partner of the State Bar of Wisconsin.

**Contact our Benefits Team today
to learn more!**

800-637-4676 | info@profinsprog.com
www.insuranceformembers.com



Professional Insurance Programs