

Offer a health plan
that treats your
employees like family



**Small businesses, like yours,
are the backbone of our economy.
You deserve a cost-effective
plan that helps your employees
lead healthy, productive lives.**

You don't have to do it alone

Join other small businesses and save money as a group



Together you can provide benefits that help your employees feel **covered, protected,** and **confident.**

The Chamber Benefit Plan, administered by The Health Plan (THP) with network access from HealthLink and Freedom Network Select, offers plans designed to help small businesses enjoy **lower costs, simplify healthcare, and build healthier** employees and communities. These plans:

- Deliver care through diverse networks with nationwide reach.
- Include benefits, programs, and services reflective of local employee communities.

Introducing: The Chamber Benefit Plan

Who:

The MO Chamber Federation partnering with The Health Plan, HealthLink and Freedom Network

An arrangement that brings confidence, protection, and stability for your small business, your employees, and their families.

What:

A self-funded employee welfare benefit plan, trust, or other arrangement

Established as a simpler, more cost-effective way to offer group insurance to small business chamber members.

Why:

Joining a larger group for access to financial protection and competitive rates

Small businesses share overall claims risk and enjoy lower, predictable costs providing comprehensive benefits to employees.

Big benefits for small business

Chamber membership has its perks



Affordable rates

Rates similar to large groups
Underwritten for
Small Group market



Stable costs

Built-in stop loss coverage
Fixed monthly payments



Broad network

Diverse network of doctors
and health professionals
serving millions locally
and nationwide



Flexible benefits

Designed for local, small
business employees



Simplified administration

Locally managed,
streamlined processes

The Chamber Benefit Plan difference

Drive down costs while providing benefits your employees want through a network they know and trust.

Financial protection
and stability



Cost advantages

Power of
partnership



Inclusive access

Simplified
healthcare



Ease of use

Cost advantages

Confidence comes from financial safeguards, cost savings, and knowing what to expect.

- **Competitive rates** based on medically underwritten Small Group market
- **Stop loss coverage** protects you from high-cost claims
- **Premium equivalent rate** means predictable monthly payments



9 out of 10 small business owners renew with the Chamber Benefit Plan each year.¹

The Chamber Benefit Plan is a great alternative to Affordable Care Act (ACA) plans for small businesses like yours. On average, employers save 20% to 25% on monthly health costs.¹

¹ Internal data, 2022.

Cost advantages (continued)

The premium equivalent rate

Know what to expect to pay with fixed monthly payments that include:



Administrative service fees



Stop loss coverage



Claims fund



Taxes and assessments



General expense allowance

Ease of use

You want a plan that's easy for employees to use and saves you time, hassle, and worry.



**One local team
to handle
your issues**



**Streamlined plan
administration
and renewal**



**A single place
to manage
multiple plans**

**Easier for your
employees**

Your employees
access care and
view benefits using
one ID card.

Find out more and get started

Be part of the making healthcare work better
for everyone.

Contact the Chamber Benefit Plan for details about chamber membership dues and how to join.



Available to Small Group employers in your state who:

- have 2-50 eligible employees
- are in all types of business
- are members of a qualifying chamber



We're here to ensure your clients enjoy hassle-free access to quality care while saving money.

Brokers can contact their local HealthLink Sales representative or visit mochamber.com/missourimewa to learn more about requirements for selling the plan, including joining a local chamber.

