

Member Benefits Private Insurance Exchange

A Private Insurance Exchange for State Bar Members Healthcare Choices for Individuals Cost Controls for Employers

As healthcare costs continue to soar, individuals and business owners alike are facing an ongoing balancing act—managing rising insurance costs while attempting to maintain quality coverage. The Member Benefits Private Insurance Exchange is a comprehensive private exchange solution designed for members and their employees. Available to both individual members and employer groups, the exchange offers a wide range of insurance plans from leading providers, online shopping, decision support, and integrated defined contribution features.

Individual Accounts

Individual members may create an online account and shop for benefits for themselves and their family. Sophisticated decision support tools assist consumers in selecting the best health plan for their unique needs. Consumers have 24/7 access to their online benefits portal where they can make qualifying life changes, print benefit summaries, access ID cards, view provider networks, and acquire assistance with their coverage. A comprehensive selection of products and services are available including health, dental, vision, life, disability, accident, wellness, and more.

Employer Accounts

Just as every employee is unique, so are their benefit needs. Employers now have a way to address the different requirements of each employee, while also managing the company's bottom line. That means cost control and predictability for the employer, and greater involvement and choice for the employee.

Employers create an account on the exchange, choose the benefit plan options to make available, set up a defined contribution strategy, and allow employees to shop for their own benefits.



How Defined Contribution Works

With a defined contribution plan, employers set a budget, and provide employees with a fixed amount of money (a "defined contribution") with which to select from a wide variety of health and other benefit plans. Employees use the contribution to shop on the exchange and purchase the coverage and options of their choosing. If an employee chooses a plan or mix of benefits that cost more than the employer defined contribution provided, they pay the difference.

Member Benefits Private Insurance Exchange technology guides employees through the benefit selection and decision process using tools that give them greater visibility and control, help them predict spending, weigh costs and benefits, and ultimately make more informed decisions about their benefit plan options.

Employees manage their benefits through their own online account and get the benefits that fit their needs. Employer's better control costs, reduce administration time, and still offer employees more choices when it comes to their healthcare benefits.

With the Member Benefits Private Insurance Exchange, Everyone Benefits!

The exchange provides you and your employees with the options and tools you both need to make informed benefit decisions and control healthcare costs.

Benefits to Individuals:

- Wide variety of health plan choices
- Affordable benefit options
- Helpful plan selection tools and support
- Easy access to accounts anytime, anywhere via mobile and online portal
- Subsidy estimators & public exchange assistance
- Save money!

Benefits to Employers & Employees:

- Set a predictable employee benefits budget
- Greater choice of health plan options
- Complete suite of ancillary plan options
- Streamline administrative tasks
- Simplified annual renewal process
- Consolidated Billing
- Easy access to reports and ability to manage billing and payroll deductions via an online portal
- Save money!



Above: Using the Member Benefits Private Insurance Exchange, individuals can shop for benefits through a simple and intuitive online process, and access tools to empower their benefit decisions throughout the year.



Learn More at:

www.gabar.memberbenefits.com

Or Call Member Benefits:

1-800-282-8626

