We believe life is meant to be lived to the fullest and health is a key ingredient in a life well lived.

Strategic Analysis
A year-round collaborative approach

Analytics for Better Decisions
Transformation of data into actionable information

Enrollment, Education, & Communication
Proprietary tools designed to streamline benefits elections

Cost-Containment Strategies
Pathways to better outcomes

Employee Advocacy
Assistance with complex claims and billing issues

Compliance
Quick alerts concerning legislative and regulation changes
Important Notes

Underwriting final quotes takes 1-2 weeks.

Participation Requirements of Hybrid Self-Funded Plan

• 50% of full-time employees are eligible
• Valid waivers include, but are not limited to, other coverage in place, Medicare, Union

Contribution requirement is 50% of employee premium

If enrollments change after final rates are released, the rates may be subject to change.

FormFire, and electronic application, may be used in place of paper applications for employees.

HMA has partnered with Caravus, a team of specialists who understand the needs of today’s employers in the complicated health care world. Learn more about them at caravus.com