



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

Hardwood Manufacturers Association

Important Notes



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



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.