



Health Insurance Renewals: Did you get the memo?



The Texas Osteopathic
Medical Association

INSURANCE PROGRAM

Fall 2010 Open Enrollment

View Plans & Search Providers
online: www.sbu.org/toma

Curt Estes
512-279-4704
cestes@sbua.org

Call the Benefit Hotline to speak with one
of our licensed Benefit Solution Specialists
available from **8am to 7pm (CST)**.

Now Available!
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Blue Cross Blue Shield/ETMG Coalition Plans

- 3 Plans to Choose from Including 2 PPOs and 1 HSA
- Two Year Commitment Required
- Minimum of 2 Primary Insureds per Practice

KHP Major Medical Plans

- Practices with 10 - 125 Employees
- Average Renewal Increase is 11.9%
vs. 30% in the Average Market Place
- Ability to Customize Entire Plan Design & Network

Group Indemnity Plans

- No Pre-Existing Conditions - Guaranteed Issue
- Available to Individuals & Groups
- First Dollar Coverage, No Deductible
or Coinsurance to Satisfy

Additional Plans Include:

- Dental Benefits
- Life & Disability Insurance
- Vision Benefits
- Medicare Supplemental & Medicare Advantage Plans
- Long Term Care Insurance