

# There's Strength in Numbers

*A medical plan that lets small businesses join together for more plan options and lower rates*



## **Say hello to the Chamber Benefit Plan.**

A multiple employer welfare arrangement (MEWA) designed for small businesses who are members of a qualified Chamber of Commerce, like ours.

When it comes to providing employees with cost-saving health care coverage, small businesses are at a big disadvantage compared to their larger counterparts. Because of their smaller size, their claims risk pool is spread out across a much smaller employee population. That can result in higher, less stable insurance rates – and fewer viable plan choices.

**Fortunately, there's a simple and affordable medical plan alternative. It's called the Chamber Benefit Plan and it's just one of the many advantages of joining our chamber.**

Powered by the Missouri Chamber Federation, administered by The Health Plan (THP) with network access from HealthLink and Freedom Network select, the Chamber Benefit Plan is available to small group employers in Missouri who have 2 to 50 eligible employees.

### **Advantages that make a real difference:**

- › Shared overall claims risk across a large pool
- › Competitive, medically underwritten rates
- › Fixed, predictable monthly payments
- › Choose from a variety of plan designs, including 10 PPO and three HSA options
- › Minimize the impact of ACA mandates while offering coverage to all eligible applicants, regardless of health status
- › Access to HealthLink/Freedom Network Select network
- › Coverage for claims run-out/terminal liability coverage
- › Simple, streamlined administration

## **Not a member of our chamber yet? We'll help you join today!**

Chamber members have access to a full range of high-quality plans and options that can lead to significant savings.  
**Contact us today to learn more.**



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