Group Health Insurance

Most popular commercial lines - coverage overview, limitations and how to get a quote



OVERVIEW

Group health insurance lets employers offer medical, dental and vision coverage to employees and their families. It is one of the most valued benefits for attracting and keeping good employees, and premiums the employer pays are generally tax-deductible. Under the ACA, small-group plans cannot deny coverage for pre-existing conditions. We compare carriers and plan designs to match your budget and workforce.

WHAT'S COVERED

Medical plans
PPO, HMO and HSA-eligible plans from top carriers.

Dental and vision
Add-on coverage employees value.

Life and disability
Group term life and income protection.

Employee choice
Let employees pick from several plans.

Tax advantages
Premiums are generally deductible to the business.

HRA alternatives
ICHRA and QSEHRA options that reimburse employees for individual coverage.

Good to know
Most carriers require at least 70% of eligible employees to enroll, not counting valid waivers, and an employer contribution of at least 50% of employee-only premium.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Non-employees
- × Such as most independent contractors
- × Benefits outside the plan design you choose

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Employee census (age, zip, coverage tier)
- Current plan summary and renewal
- Waivers for employees with other coverage
- Payroll records (DE 9C in CA)

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/group-health/

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