

HEALTH CARE BENEFITS

The Texas Construction Association has joined forces with Humana to offer a multi-faceted health care program at discounted rates to its members. Higginbotham Insurance Agency has Texas statewide offices providing sales and service for this exclusive program.

Humana is offering TCA members a premium discount on Humana's guaranteed issue medical insurance policies for employers with 2-50 employees as well as a premium discount for employers with 51-99 employees. Employers with more than 99 employees are given custom pricing.

This new partner program also includes discounts for related specialty coverage for dental, vision, disability and life. Workplace voluntary benefits for cancer, critical illness and other supplemental benefits are available as well.



Benefit Plans from Humana.

Medical

- Multiple product offerings to meet your company's unique needs
- HumanaVitalitySM rewards-based wellness program designed to prevent problems and reduce expense

Dental

- Variety of products including traditional, network-based and preventive-only plans
- One of the nation's largest PPO networks

Vision

- One of the largest networks of independent eye care professionals
- Members save with wholesale frame allowance

Workplace Voluntary Benefits

- No direct cost to your business
- Enhances value of your employee benefits package

Disability

- Protection for accidents, sickness or both
- Off-the-job coverage, 24-hour coverage or both

Life

- Plans feature accidental death and dismemberment, child care and education, and spouse training benefits
- Provides security to your employees at little or no cost to your business

Specialty Products

- Broad portfolio helps bring all lines of coverage under one carrier
- Employer-sponsored, voluntary and self-funded options available
- 5 percent rate discounts* on dental, vision and life
- Genuine customer care

**Discounts subject to minimum participation requirements and product-specific case size availability*

For details or a referral to a local
Higginbotham agent, contact:

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