



HealthPass “Need To Know Guide”

What HealthPass Offers & How It Helps Your Business

We realize that your employees have different needs, different doctors and different budgets. Why not allow them to pick the plan that is right for them? HealthPass is an affordable way to obtain health insurance for your small business.

4 Leading Health Insurance Carriers

- GHI, Health Net, HIP, and PerfectHealth

Over 30 Plan Options That Fit Your Employees Needs Perfectly

- In-Network Only Plans (HMO/EPO)
- In & Out-of-Network Plans (PPO/POS)
- Cost Sharing Plans (EPO/PPO)
- Health Savings Accounts (HSAs)

Greater Access to Providers

With over 200,000 providers covered by our carriers' networks, there is greater flexibility to choose a plan that covers the most important doctors and hospitals in the area.

Pharmacy Coverage

Select from 4 Rx options that include a variety of copays for generic and brand name drugs or choose no coverage at all. You determine the right option to offer your employees.

Dental Coverage

2 outstanding dental insurance plans through Guardian, a DMO and PPO option.
Also available to employees even if they waive medical coverage.

EverGuard & EverGuard Plus - Personal Protection For Employees

Through Guardian, these are voluntary bundled security products that deliver a complete Term Life, AD&D and Long Term Disability insurance package on a guaranteed issue basis. Also available to employees that waive medical coverage.

TaxSaver - Section 125 Premium Only Plan

With TaxSaver, employers enable their employees to contribute their portion for health and dental coverage on a pre-tax basis. Employers save money on their annual payroll taxes. This simple and self-explanatory kit is administered by the employer.

Fix Your Benefits Budget

By using a defined contribution approach, employers can set an ongoing benefits budget for years to come. There is no minimum contribution amount required and rates are guaranteed for the plan year.

Empower Your Employees to Make Their Own Plan Decision

Gone are the days of picking one plan for the entire organization and hoping it meets each employees unique needs. With voluntary medical, dental and security offerings, eligible employees can individually decide if they need additional coverages.

Increase Employee Retention

By affording a menu of benefit options, just like a Fortune 500 organization, small employers can compete for and retain the best employees in the market.

Simplified Administration

1 enrollment form, 1 bill and a dedicated Member Services team to answer all your questions. It's that simple.

Easy COBRA/NYS Continuation Administration

Every HealthPass member on COBRA is billed directly at their home. Employers no longer must act as a collection agency for past due premiums from former employees. HealthPass also makes available full COBRA Administration on behalf of small employers.

Navigate the Health Insurance Maze

All employers have access to the HealthPass Member Services Team and Health Advocate for assistance. From providing answers to everyday questions about eligibility and enrollment, to assisting with benefit inquiries and renewal options, the Member Services team supports your needs every step of the way. Health Advocate helps members solve problems and find solutions related to their healthcare and health insurance needs such as finding the best doctors and hospitals, resolving insurance claims, and obtaining approval for needed services.

