
HOME BUILDERS ASSOCIATION OF ALABAMA | HBAA EMPLOYEE BENEFITS Booklet



August 1st, 2026 – July 31st, 2027



2026

www.BuildersHealthTrust.com

TABLE OF CONTENTS

Know Where to Go

3	Introduction
4	Eligibility & Enrollment
5	Medical Insurance
6	Telemedicine
7	Dental Insurance
8	Vision Insurance
9	Value Added Programs
13	Contact & Resources

This Benefit Enrollment Booklet highlights recent plan design changes and is intended to fully comply with the requirement under the Employee Retirement Income Security Act (“ERISA”) as a Summary of Material Modifications and should be kept with your most recent Summary Plan Description(s). Copies of the summary plan descriptions are available free of charge by contacting the HR department. The information in this benefit Booklet is presented for illustrative purposes. The text contained in this Booklet was taken from various summary plan descriptions and benefit materials. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this Booklet and the actual plan documents, the actual plan documents will prevail. Nothing contained in this Booklet should be construed as a contract for employment, either expressed or implied.

HBAA is committed to providing employees with a benefits program that is both comprehensive and competitive. Our program offers a broad range of plan options to meet the needs of our diverse workforce. We know that your benefits are important to you and your family. This program is designed to assist you in providing for the health, well-being and financial security of you and your covered dependents. Helping you understand the benefits HBAA offers is important to us and that is why we have created this Employee Benefits Guide.

We encourage you to review each section and to discuss your benefits with your family members. This guide is not an employee/employer contract. It is not intended to cover all provisions of all plans but rather is a quick reference to help answer most of your questions. Information presented here does not cover all details and limitations for the plans. Additional information is found in Summary Plan Booklets. The legal plan documents and master insurance policies are the final authority in determining benefits. HBAA reserves the right to amend its plans from time to time and has the right at any time to terminate any plan or benefit. Participation in the plan described does not constitute any contract of employment.

Please see your Summary Plan Description for complete details. We hope this guide will give you a clear explanation of your benefits and help you be better prepared for the enrollment process.

***Home Builders Association of Alabama |
HBAA***

ELIGIBILITY & ENROLLMENT

Welcome to Your New Employee Benefits

Who is eligible?

You are eligible for benefits if:

- Your employer has completed an HBAA participating employer agreement and
- You are a full-time associate working at least 30 hours per week

Effective date of coverage

During the plan year, eligible new hires will be subject to a waiting period determined by the applicable benefit. Most plans will become effective the first of the month following the waiting period. If you enroll in benefits during Open Enrollment, your benefits will be effective August 1st.

When to enroll

Benefit eligible associates have the two following opportunities to enroll in the associate benefits program:

New Hire Enrollment - New hires have thirty days from their date of hire to enroll in HBAA's benefit coverages. Most plans become effective first of the month following 30 days. Associates not enrolling during this period must wait until the next open enrollment to elect coverage. If you have questions, please contact your manager.

Open Enrollment - For the 2026-2027 plan year, HBAA's annual open enrollment period will take place beginning Monday, June, 15, 2026 and will close Sunday, July, 19, 2026. All changes and elections will be effective August 1.

How to enroll

If your company has completed a HBAA participating employer agreement you may schedule an appointment with a Benefits Educator by visiting www.BuildersHealthTrust.com or Calling (877) 884-2928.

During your scheduled appointment, a Benefits Educator will be able to explain your benefit options and assist you with enrolling!

When you can make changes

HBAA benefits plan year is from August 1 to July 30. Generally, you can only change your benefit choices during the annual Benefits Enrollment period.

You are also allowed to make benefit changes if you have an IRS "Qualifying Event" during the year, which includes:

- Marriage or Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that results in cancellation of your benefits
- Your dependent child is no longer eligible
- Loss of coverage through a parent's plan
- Becoming eligible for Medicare or Medicaid during the year

If you have a life event change, you must submit notification to your manager within 30 days of the qualifying event. Depending on the type of change, you may need to provide proof document-tation (for example, a marriage license or birth certificate). If you do not submit notification within 30 days, you will have to wait until the next annual Open Enrollment period to make benefit changes.

When coverage ends

Benefits end on the last day of the month in which your employment ends, or when you cease to meet eligibility guidelines.

MEDICAL INSURANCE

Provided by BlueCross BlueShield of Alabama

HBAA offers two medical plan options administered by BlueCross BlueShield of Alabama. Both plans are Preferred Provider Organization plans.

Both plans use the same network of providers who have agreed to charge discounted rates to plan members. The amount you pay for health care will vary depending on whether or not you use in-network providers and facilities. You always have the choice to go to any provider, but you'll pay less if you stay within the BlueCross BlueShield of Alabama network.

Benefits	High Plan	Low Plan
	In-Network	In-Network
Annual Deductible <i>Individual/Family</i>	\$1,000 / \$2,000	\$5,000 / \$10,000
Out-of-Pocket Max <i>Individual/Family</i>	\$2,000 / \$4,000	\$7,000 / \$14,000
Coinsurance	80% / 20%	80% / 20%
Inpatient Services <i>Inpatient Facility</i>	80% / 20%	80% / 20%
Emergency Room	80% / 20%	80% / 20%
Physician Office Visit <i>Preventive Care</i> <i>Primary Care</i> <i>Specialist Office</i>	100% Covered \$35 copay \$50 copay	100% Covered \$35 copay \$50 copay
Outpatient Services <i>Outpatient Surgical</i>	80% / 20%	80% / 20%
Diagnostic X-Ray Lab	80% / 20%	80% / 20%
Mental Health / Substance Abuse	80% / 20%	80% / 20%
Prescription Drug		
Tier 1	\$15 copay	\$15 copay
Tier 2	\$60 copay	\$60 copay
Tier 3	\$100 copay	\$100 copay
Tier 4	\$425 copay	\$425 copay

Coverage Tier	High Plan			Low Plan
	Younger than 40	40 - 49	50 or older	
Employee Only	\$714.15	\$730.57	\$766.25	\$680.44
Employee + Spouse	\$1,408.05	\$1,440.03	\$1,512.77	\$1,341.87
Employee + Child(ren)	\$1,312.76	\$1,337.27	\$1,371.66	\$1,244.17
Employee + Family	\$2,004.79	\$2,038.87	\$2,113.31	\$1,905.60

MEDICAL INSURANCE

Medical Plan Overview

Medical Insurance Basics

Deductible

The amount you pay for covered health care services before your insurance plan starts to pay.

Co-Insurance

The percentage of costs of a covered health care service you pay after you have paid your deductible (20% for example).

Out-of-Pocket Maximum

The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits for the remainder of the year.

Which Plan is Right for Me?

High Plan

The high plan provides a higher level of benefit coverage. While the premium is also higher, it is for good reason. When you elect the high plan you are automatically enrolled in secondary medical coverage. Secondary medical coverage provides a layer of additional insurance protection designed to significantly lower your overall out of pocket costs. This plan may be the best fit for you and your family if you anticipate regularly using the plan or historically have various medical expenses throughout the year.

Low Plan

The low plan provides a basic level of insurance coverage. The cost of the plan is less because the overall benefit has much higher deductible and overall out of pocket costs. This plan may be the best fit for you and your family if your goal is to have protection against a catastrophic and unexpected medical expense and do not historically have medical expenses.

MEDICAL INSURANCE

Secondary Medical Plan Overview

What is Secondary Medical?

You are automatically enrolled in secondary medical coverage when you elect the High Medical Plan coverage option through HBAA. Secondary medical coverage provides additional protection by allowing coverage for various eligible medical expenses that you would traditionally pay out of pocket for.

- Diagnostic tests (such as lab work)
- Hospital charges (facility & physician)
- MRI's, X-rays, Chemotherapy, Radiation, etc.
- Ambulance transportation
- Emergency Room expenses
- Procedures performed at an outpatient facility
- Other covered services (Physical Therapy, Chiropractic care, etc.)
- Mental, Nervous & Substance Abuse

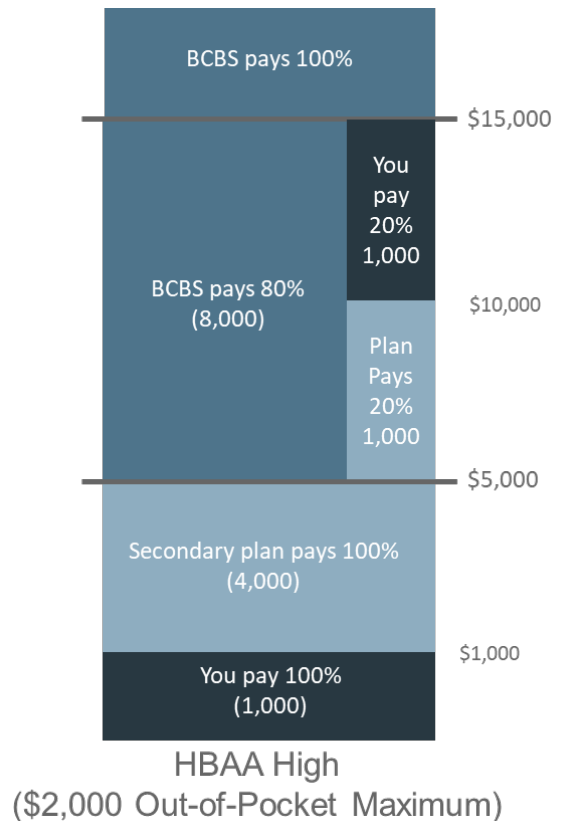
How the Plan Works

- By electing the High Medical Plan, you will be responsible for covering your first \$1,000 in eligible medical expenses.
- Your secondary coverage plan will then step-in to pay the next \$5,000 of all eligible medical expenses. (Excluding copays - as they do not apply to the deductible)
- Once your Secondary Medical plan has paid out the maximum \$5,000 benefit, you will only have responsibility for an additional \$1,000 in medical expenses.
- Once you have met your total \$2,000 out-of-pocket maximum, your BCBSAL plan will pay 100% for covered medical expenses for the rest of the year!

Please Note: Secondary coverage does not cover office visits, prescription drug co-pays or home-health services. *Example shown reflects single coverage.

Using Your Benefits

Members will receive ID cards for both Blue Cross Blue Shield of Alabama and Gilsbar. When visiting a medical provider or any other healthcare facility, you will provide both insurance cards for proper claims processing.



TELEMEDICINE

Provided by Doctor On Demand

What is Telemedicine?

Telephone and online video consultations are available for all associates & family members enrolled in medical coverage.

You've got anytime access to top doctors and therapists 24/7/365 with Doctor on Demand by Included Health. Get treatment for 90% of all common ER complaints, from common colds to uncommon rashes. Plus, connect with a therapist or psychiatrist whenever and wherever you're comfortable. To enroll in Doctor on Demand, download the app and activate your account. Once active choose a doctor and connect face-to-face to get help with all your health needs, mental and physical.

What Doctor On Demand Treats:

- Allergies and asthma
- Urinary tract infections
- Sinus Infections
- Depression and anxiety
- Flu / cold / cough / ear infection
- Prescriptions and refills

When to Use Doctor On Demand:

- Non-emergency medical assistance
- Physician unavailable
- After normal hours of operation
- On vacation / out-of-town
- Short-term prescription refill
- Second medical opinions



DENTAL INSURANCE

Provided by BlueCross BlueShield of Alabama

HBAA offers dental coverage to you through BlueCross BlueShield of Alabama. Your dental plan provides coverage to help with the cost of many dental services including routine cleanings, x-rays, restorative and prosthetic services. The plan includes an extensive network of dental providers. Maximize your benefits by selecting an in-network dentist to save more on all covered services and avoid balance billing.

Benefit	High Plan	Low Plan
Annual Deductible <i>Individual/Family</i>	\$50 / \$150	\$50 / \$150
Annual Maximum Per Individual	\$1,500	\$750
Class I - Preventive <i>Exams, Cleanings, Fluoride Treatment, Space Maintainers, X-Rays, Sealants</i>	100%	100%
Class II - Basic <i>Fillings, Simple Extractions, General Anesthesia, Oral Surgery, Endodontics</i>	80%	80%
Class III - Major <i>Crowns, Inlays, Onlays, Bridges, Dentures, Periodontic, Implants, TMJ</i>	50%	50%
Class IV - Orthodontic Services	50% (child)	Not covered
Orthodontia Lifetime Max	\$1,000	Not covered

Benefit	High Plan	Low Plan
Employee Only	\$31.22	\$26.68
Employee + Spouse	\$61.47	\$52.37
Employee + Child(ren)	\$81.06	\$68.65
Employee + Family	\$121.11	\$103.09



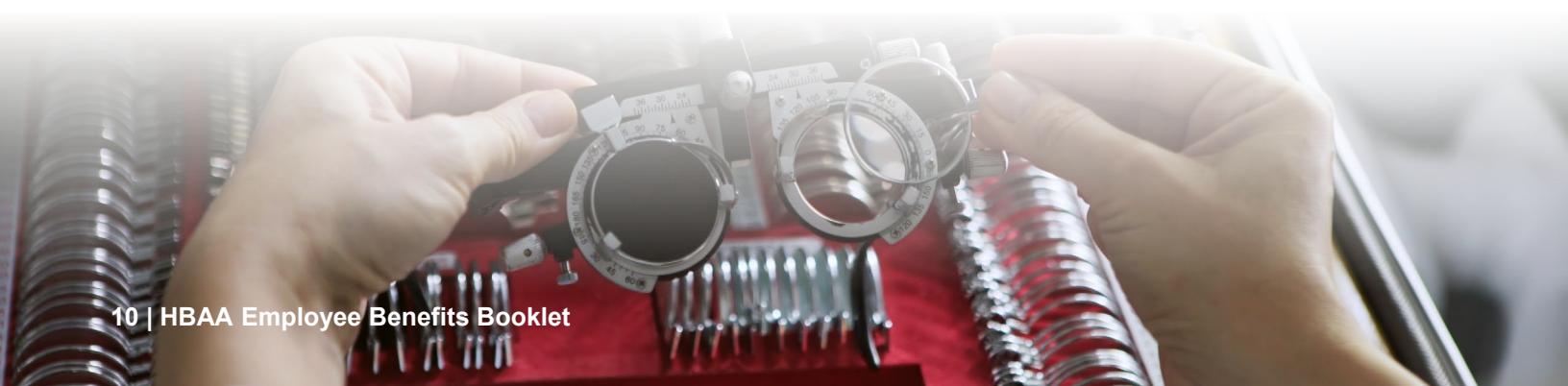
VISION INSURANCE

Provided by VSP

HBAA offers vision coverage to you through VSP. Receive the maximum benefits and pay less out-of-pocket by visiting an in-network provider. The network includes provider access points nationwide. A comprehensive vision exam is available every 12 months and you may purchase eyewear in the form of an eyeglass frame and lenses, or contact lenses.

Benefit	In-Network	Out-of-Network
Eye Exam <i>Comprehensive exam of visual functions and prescription of corrective eye wear.</i>	\$20 copay	\$45 allowance
Contact Lens Evaluation and Fitting <i>Elective</i> <i>Medically Necessary</i>	Up to \$60 copay \$130 allowance \$20 copay	Not covered \$105 allowance \$210 allowance
Materials / Eye wear <i>Single Vision Eyeglass Lenses</i> <i>Lined Bifocal Eyeglass Lenses</i> <i>Lined Trifocal Eyeglass Lenses</i> <i>Lenticular Eyeglass Lenses</i>	\$20 copay \$20 copay \$20 copay \$20 copay	\$30 allowance \$50 allowance \$60 allowance \$100 allowance
Frame Allowance <i>Standard Frame</i>	\$200 allowance + 20% off balance	\$70 allowance
Lens Upgrades <i>PolyCarbonate (single vision/multi-vision)</i> <i>Anti-Reflective (single vision/multi-vision)</i> <i>Scratch Resistant (single vision/multi-vision)</i> <i>Transitions / Photochromic (single vision/multi-vision)</i>	\$31 / \$35 \$41 / \$41 \$17 / \$17 \$75 / \$75	Not covered Not covered Not covered \$70 allowance
Progressive Lens <i>Standard Multi-Vision</i> <i>Premium Multi-Vision</i> <i>Custom Multi-Vision</i>	No copay \$95-\$105 \$150-\$175	Not covered
Laser Vision Correction	15% - 20% off Laser Correction	

Benefit	Employee Monthly Contribution
Employee Only	\$9.37
Employee + Spouse	\$13.20
Employee + Child(ren)	\$13.41
Employee + Family	\$19.78



VALUE ADDED PROGRAMS

Provided by BlueCross BlueShield of Alabama

BlueCross members have access to electronic newsletters and personalized health tools such as health trackers and assessments. Additionally, BlueCross offers a number of support tools and resources to help you and dependents take charge of your healthcare. Login to your myBlueCross portal to learn more.

Bluecare Health Advocacy

Your BlueCare Health Advocate serves as a coach and advisor to you and your covered dependents. Find out what your Health Advocate can do for you by calling 1.888.759.2764 today!

My Health Assistant Programs

These web-based health courses offer step-by-step assistance to help you change unhealthy behaviors and make better choices. Areas of focus include nutrition, exercise, weight management, tobacco cessation, emotional health and stress management.

Personal Health Records

The Personal Health Record allows you to keep your health information in one secure, central location. Information can be entered manually and automatically added from two years of processed claims. Health Trackers allow you to chart your personal health over time.

Chronic Condition Management

Chronic Condition Management incorporates a holistic, personalized approach to managing your healthcare. This telephone-based program assists members with Asthma, Coronary Artery Disease, COPD, Diabetes and Heart Failure. The main goal is to help you stay healthy.

Talk to a Chronic Condition Management health professional at 888.841.5741.

Baby Yourself® Maternity Program

Expecting mothers can receive telephone or e-mail support from an experienced registered nurse throughout pregnancy. The Baby Yourself app provides additional information, trackers and easy access to your nurse through one-button dialing. Once your baby arrives, the Lactation Program provides encouragement and information designed to improve the well-being of infants and their families. You can enroll once you learn you are pregnant.

Call 1.800.222.4379 to enroll or visit www.bcbsal.org/web/health/baby.html. To access your wellness tools, visit AlabamaBlue.com/mybluewellness.

Blue365 Discount Program

Take advantage of healthy deals and discounts exclusively for BlueCross members. With discounts on fitness gear, healthy eating options, personal care and more saving is easy.

Visit AlabamaBlue.com/Blue365 to learn more.

Fitness Your Way

Whether your goals are physical, such as losing weight and maximizing energy, or emotional like dealing with stress and improving your mood, Fitness Your Way can help you meet your goals, on your budget. Sign up with a \$29 enrollment fee and pay just \$29 per month, plus local tax. You can visit any participating fitness location—anytime, anywhere — as often as you like.

To sign up, visit AlabamaBlue.com/Blue365.

CONTACT INFORMATION

Know Who to Reach

Your benefits are only as valuable as your ability to use them. Below you'll find contact information for each of your benefit carriers. When you have questions about claims, coverage, or enrollment, reaching out to the right resource directly is the fastest way to get answers.

Benefit	Provider	Phone Number	Website
Medical	BlueCross BlueShield of Alabama	800.292.8868	bcbsal.org
Secondary Medical	Alliance / HealthComp	844.413.2681	hchealthbenefits.com
Telemedicine	Doctor On Demand	Doctor On Demand App	doctorondemand.com/alabama
Dental	BlueCross BlueShield of Alabama	800.292.8868	bcbsal.org
Vision	VSP	800.877.7195	vsp.com



www.BuildersHealthTrust.com