

New Kaiser, new health plans, and huge savings for HBA members

HBA recently formalized a partnership with Kaiser Permanente to offer a solid group health insurance trust for all HBA members in good standing, even groups as small as two employees.

Ernie Garcia, a benefits specialist with HBA's preferred provider, Montgomery and Graham, noted that Kaiser is no longer just an HMO. While the company still offers a large base of HMO products, their service is now expanded to offer participants more choices than ever when it comes to health care needs.

Portland Metro HBA members can select either an HMO-style plan, using Kaiser facilities and doctors, or they can select several POS plans.

Plan enrollees can go to any physician or facility within the Kaiser PPO network. In Oregon, it is the First Choice Network – the same network used by the largest insurance carrier in Oregon as its PPO base.

Montgomery and Graham specializes in providing member benefits to help reduce HBA members' group health insurance costs. A **growing list of members** report they have saved enough on their monthly premium to cover their annual HBA membership dues, and then some.

The Portland Metro HBA/Kaiser Permanente Group Health Trust will be available for Dec. 1 effective dates and renew Jan. 1, 2010.

Please contact Ernie Garcia at 971-236-9090 or email at ernieg@mgbenefits.com for more information and a free quote to see how this great new plan can save you money.