

*Quality* benefits,  
*Affordable* care.  
It's just that  
simple...

Multiple Medical and  
Integrated Prescription Plans.



(855) 299-2190



Want more information?  
*Call HBATBT today!*

Chuck Terry

Or

Jim Malone

[info@mtandm.com](mailto:info@mtandm.com)

(855) 299-2190



Exclusive representative for  
Home Builders Association Benefits Trust  
[info@mtandm.com](mailto:info@mtandm.com)

*"This IS a game changer!"*



*HBAT Benefits Trust (HBA T)  
is an association healthcare plan offered through the  
Home Builders Association of Tennessee that provides  
you and your employees with quality healthcare benefits  
at affordable rates.*

- Medical
- Pharmacy
- Voluntary

*The HBAT Benefits Trust is a private, not for profit,  
self-funded, health plan.*

## *Multiple Benefits Offered*

- Multiple Medical Plans
  - Low Deductible
  - High Deductible
  - HSA compliant
- Pharmacy (Rx) ([www.Caremark.com](http://www.Caremark.com))
- Voluntary benefit plans

The HBATBT has been exclusively developed by the Home Builders Association of Tennessee to help their members and families to battle the increasing cost of healthcare benefits.

The HBATBT is a private not for profit trust that utilizes the buying power of its association members as a combined group to purchase comprehensive healthcare benefits at extremely competitive rates.

The HBATBT is compliant with the Affordable Care Act. With higher prices looming over our heads, NOW is the time for us to join together and take control of our own health care benefit plan.

# *This **IS** a game changer!*

The Home Builders Association of Tennessee is proud to announce the Home Builders of Tennessee Benefits Trust (HBATBT). A healthcare solution that gives you and your employees access to quality healthcare benefits.

*See the doctors you trust and  
save money too!*

The HBATBT health plan looks just like a traditional health plan to employers and employees but with competitive pricing, customized plan options and dedicated concierge customer service.

The HBATBT benefit plans include all essential health benefits as required by the affordable care act and meet or exceed all Federal and State requirements

Finally, a health care solution for members of  
the Home Builders Association of  
Tennessee

**It's just that simple...**



*Quality* benefits,  
*Affordable* costs  
*It's just that simple...*

- Network  
(www.PHCS.com)
- Medical Plans
  - Low Deductible
  - High Deductible
  - HSA compliant
- Pharmacy (Rx)  
(www.Caremark.com)

## **CONTACT US**

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