



**Do Business  
With A Member**

The HBAT is a private, no-profit, self-funded health benefit plan. The Home Builders Association of Tennessee Benefits Trust helps members battle the increasing cost of healthcare, by using the buying power of our members as a combined group.



The Home Builders Association of Tennessee Benefits Trust has partnered with MT&M to provide quoting and service to the members of HBAT. MT&M is able to provide quotes to groups of 1 or more.

All quotes are Affordable Care Act, Federal and State compliant.



**Take advantage of your membership in HBAT to provide yourself and employees quality healthcare today!**

## THE MT&M TEAM:

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Members of National Association of Health Underwriters (NAHU) and National Association of Financial Advisors (NAIFA)



# HBATBT Health Plans



*Do Business  
With A Member*





### HBABT Health Plans

Everyone wants quality health insurance at affordable prices for themselves, their families, and their employees.

With the continuing rise in health insurance premiums, we now have the ability to take control of our own health care costs by joining together and using our collective buying power to stem the rising prices.

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

As a member of the Home Builders Association of Tennessee, you can take advantage of the Affordable Care Act compliant insurance through the Home Builders Association of Tennessee Benefits Trust. The trust is a private, not-for-profit entity that uses the combined buying power of our members to purchase health insurance at competitive rates. This gives us the same buying power as any large organization, which gives members the opportunity to save on health care costs.

**Take control of your own benefit plans to save money, improve your benefits and support Home Builders of Tennessee!!!**

### We're your Huckleberry\*!

### WE HAVE YOUR BACK

The MT&M team is here to help your team, your family and you. We bring 100 plus combined years of experience in this field. We know Insurance. We know Benefits.

For our Home Builders clients and friends, we have for you a wealth of knowledge and products to help you with whatever comes up

# GET A QUOTE

*\*"I'm your huckleberry" is a way of saying that one is just the right person for a given job. The range of meanings of huckleberry in the 19th century was fairly large - also referring to a nice person.*

### With our Trust, we can also provide other coverage.

*MT&M can quote and work with you on:*

**Life Insurance needs**

**Disability and Long Term Care Insurance**

**Voluntary benefits Knowledge and quotes**

**Medicare** - Amy Nelson is ready to help you with your Medicare supplement plans

**Business Planning Consultant** - Todd Russell is ready to help you backed by his years of experience. He also has the ability to value your business or company.

