



Association Health Plan

The Funeral Directors Association Health Plan is another option for you to consider as you review your health care coverage. The Association Health Plan allows groups to be underwritten outside of “community rating.” This means rather than being rated as an entire pool, health underwriting allows your company to be rated accordingly, unlike ACA plans which do not allow this type of underwriting.



- The owner must be a current WFDA member to set up their group plan with the WFDA Association Health Plan. Membership will be verified.
- Health insurance must be offered to all eligible employees. Eligible employees are those who work 26 hours or more per week.
- Based on your group size, you may select up to four plan design options.
- Employer contribution is recommended, but not required.

If this is the best option for your business, you’ll set up your plan based on the design options below.

Six co-pay and coinsurance plans available. Deductible and coinsurance options are:

\$750 individual/\$1,500 family deductible with 20% coinsurance	\$3,750 individual/\$7,500 family out of pocket
\$1,500 individual/\$3,000 family deductible with 20% coinsurance	\$5,500 individual/\$11,000 family out of pocket
\$2,500 individual/\$5,000 family deductible with 20% coinsurance	\$6,500 individual/\$13,000 family out of pocket
\$5,000 individual/\$10,000 family deductible with 20% coinsurance	\$8,000 individual/\$16,000 family out of pocket
\$7,500 individual/\$15,000 family deductible with 20% coinsurance	\$9,000 individual/\$18,000 family out of pocket
\$9,450 individual/\$18,900 family deductible with 0% coinsurance	\$9,450 individual/\$18,090 family out of pocket

Six High Deductible Health Savings Account qualified health plans. Deductible and coinsurance options are:

\$2,500 individual/\$5,000 family deductible with 0% coinsurance	\$2,500 individual/\$5,000 family out of pocket*
\$2,500 individual/\$5,000 family deductible with 20% coinsurance	\$5,500 individual/\$11,000 family out of pocket*
\$5,000 individual/\$10,000 family deductible with 0% coinsurance	\$5,000 individual/\$10,000 family out of pocket
\$6,500 individual/\$13,100 family deductible with 0% coinsurance	\$6,500 individual/\$13,100 family out of pocket
\$7,500 individual/\$15,000 family deductible with 0% coinsurance	\$7,500 individual/\$15,000 family out of pocket
\$8,050 individual/\$16,100 family deductible with 0% coinsurance	\$8,050 individual/\$16,100 family out of pocket

*Non-embedded deductible. If an employee has family coverage, the family deductible must be met before the plan will pay benefits.

WPS uses the Statewide Network. This is the broadest, most inclusive network available in Wisconsin.

In addition to health insurance, let our knowledgeable staff help you put together an insurance package tailored to meet your specific needs.

We are proud to be a partner of the WFDA.

Contact our Benefits Team today to learn more!

800-637-4676 | info@profinsprog.com
www.insuranceformembers.com

