

# Announcing a New Health Insurance Option for Members



The Michigan Business & Professional Association (MichBusiness) and the Small Business Association of Michigan (SBAM) have teamed up to provide a fully insured Association Health Plan for members with 50 or fewer enrolled contracts. Members will have access to exclusive products through Blue Cross® Blue Shield® of Michigan (BCBSM) and Blue Care Network (BCN) via **TranscendAHP**.

There are several reasons why SBAM and MichBusiness are offering this option:

- **TranscendAHP** offers rate stability, the flexibility of benefit options and recognition of preferred demographics. Employees can choose from several benefit plan options, including Health Savings Accounts and Health Reimbursement Accounts, with varying deductibles and coinsurance.
- **TranscendAHP** is not subject to all of the state health insurance regulations and benefit mandates, as Association Health Plans are regulated under federal law (ERISA). Therefore, the plans offered may be less expensive.

Please note that this does not replace any existing BCBSM/BCN programs either association is currently offering, but provides additional options. There is a nominal dues fee to the Transcend Association, however, as a member of SBAM or MichBusiness the annual dues amount is greatly reduced. In order to obtain a quote and enroll in the program, you must work through an independent insurance agent. If you need to be connected with an agent, please contact us at 877-888-6020 or [info@transcendmichigan.org](mailto:info@transcendmichigan.org).

