



Texas Association of Builders **Member's Choice**
Health Insurance & Benefits Marketplace

TABInsuranceMarketplace.com

**The Texas Association of Builders (TAB) is providing employers
with a new, **defined contribution approach** to offering employee benefits.**

TAB is offering its members a new way for employers to provide employer-sponsored benefits, including defined contribution methods, while reducing costs and administrative burdens through the TAB Member's Choice Health Insurance & Benefits Marketplace.

Why a TAB Member's Choice Health Insurance & Benefits Marketplace?

Defined Benefits. Since World War II, the insurance coverage employees receive through their employer has been chosen by the employer, and it's a policy that all of the company's employees live with. That is called **defined benefits**, where the employer has defined what benefits the employees will receive.

Defined Contribution. The modern alternative is where employers create a benefits budget that's affordable for them. The employer then works with a TAB Member's Choice Health Insurance & Benefits Marketplace Network Broker to allocate that benefits budget among the employees. Each employee then works with the Network Broker to choose the benefits they want to purchase from the marketplace, allowing the employee to have the ability to make their own health insurance and benefits decisions. That is called a **defined contribution**, where the employer defines the contribution to each employee and the employee decides what benefits to buy.

Using the TAB Member's Choice Health Insurance & Benefits Marketplace.

A great marketplace starts with cutting-edge technology that allows employers and employees to make the best choices with regard to their benefits with the help of a Network Broker, an insurance professional who is also a member of the Texas Association of Builders. The marketplace can only be accessed through a Network Broker, so everyone starts with a consultation with a Network Broker.

The TAB Member's Choice Health Insurance & Benefits Marketplace uses technology that compares plans, asks employees questions about their needs, and advises them and their employees on their choices. In addition to the support of a Network Broker, the marketplace has 365/24/7 support.

**For more information and a list of the Network Brokers, visit the
TAB Member's Choice Health Insurance & Benefits Marketplace at**

www.TABInsuranceMarketplace.com