

HealthSource RI for Employers

HealthSource RI for Employers is Rhode Island's full-service marketplace for small group health and dental insurance options and is recognized as one of the nation's top performing small business exchanges.

Who can enroll?

HealthSource RI for Employers covers Rhode Island small businesses and nonprofits with 1-50 employees.

“

It is rare to work with a team who provides kind, professional and timely responses to inquiries, helpful explanations to questions in addition to being friendly and service oriented. I very much appreciate HSRI for Employers and would recommend other employers to work with them given my experience thus far.

Learning Brooke LLC

”

Get started today

For more information or to set up an in-person appointment for a free quote.



Call our Small Business Engagement Team at 1-855-683-6757, Monday through Friday, 8:30 am to 5:00 pm



Ask your broker about HealthSource RI for Employers



Visit HealthSourceRI.com/Employers for resources, plan options, and rates



East Greenwich Dental Associates, HSRI for Employers Customer



Recruit and retain top talent with high-quality employee benefits



HealthSourceRI
FOR EMPLOYERS

Sorjourner House, HSRI for Employers Customer

Say goodbye to one-size-fits-all health insurance

Our customers love our **Full Choice program**. Through this program, HealthSource RI for Employers offers employers two contribution options to allow for maximum flexibility.



List Bill Rating

Calculates the premium for each employee (including spouses and dependents) based on their age



Composite Average Rating

Averages the age-based rates of all enrollees to get one rate that applies to all employees regardless of age

Employers choose their contribution option using a base plan, and employees can use that contribution towards any available plan from multiple health insurance companies.



Frog & Toad, HSRI for Employers Customer

Here's an example of how it works:

Employer Sets Budget

Michael owns two restaurants in Providence. He selects a plan that costs an average of \$500 per month per employee. He decides to contribute 65% (about \$325 per month) toward each employee's premium.



Contribution Options

Michael chooses the contribution option that best suits his business needs. Michael can choose from either composite average rating or list bill rating options. Employees will have the same rate or an age-based rate, respectively.



Full Choice

Michael's employees can either pick the health insurance plan he selected or choose another plan, using Michael's chosen employer contribution to help pay the monthly premium. If the plan they select is more expensive, the employee pays more out of their paycheck. If the plan is less expensive, the employee pays less.



Solutions That Work

Michael writes a single check to HealthSource RI for Employers, and his employees can call our Business Engagement Team if they have questions or need support.



Troop PVD, HSRI for Employers Customer

Give your employees more

We connect you and your employees to low-cost, voluntary **ancillary benefits** that traditional health plans don't always cover, including:

- Vision insurance
- Pet insurance
- Life insurance
- Medical bridge insurance
- Discounts and services
- Accident insurance
- Security Package
- TeleHealth Program
- Long-Term Disability
- Critical Illness

These benefits can:

- Serve as a safety net for higher deductible health plans
- Offer employees added peace of mind and financial protection
- Reduce your healthcare premiums
- Improve the attractiveness of your benefits package

