



MBA MEMBER PROFILE

Jason Lear

Principal, Batt + Lear
6-year MBA Health Trust Member

“The MBA has allowed us to maintain quality health insurance, even through tough times.”

15 YEARS GREEN

Jason Lear is principal and co-owner (along with his wife, Holly Batt) of Batt + Lear, a 15-year-old Seattle construction firm, employing a diverse group of 25 employees. Batt + Lear builds and remodels structures to be highly energy efficient, simple and functional and has won numerous Green building awards over the years.

JOINED MBA FOR THE HEALTH INSURANCE TRUST

Batt + Lear joined the MBA in 2005 specifically for the MBA Health Trust. “Right from the beginning, it had been our dream to be the kind of company that people wanted to work for,” says Jason. “Early on we offered 20 days of paid time off plus health insurance. The MBA Health Trust was the only plan that would let us insure a minimum of just five employees. We also appreciated the ability to pick our own practitioners.”

STAYING INSURED THROUGH DOWNTURNS

Jason’s company has made it a priority to maintain health insurance benefits, even through difficult financial periods. “Making it through 2008 was tough. We had to cut our 20-employee team by half. But we did have the good fortune to be vested in remodeling. After the financial crash, people couldn’t sell or invest in new buildings, but there were a lot of remodel projects. So we got through. Now we’re up to 25 employees and doing well.”

TEMPORARILY LURED AWAY

Jason tried another health insurance program for three years before coming back to the MBA Health Trust. “We were lured away by another insurance trust, which seemed less expensive. And it was cheaper initially because we had a group of young employees who never made claims. But when our employees actually started using the insurance, we were penalized, and our costs were hiked drastically by 45 percent. So we found our way back to the MBA Health Trust.”

MODEST INCREASES ARE EASIER TO PLAN FOR

All businesses have seen escalation of health insurance premiums the past couple of years, but Jason says the Trust is keeping them reasonable. “You assume rates are going to go up,” he says. “We can handle single-digit increases. They are easier to plan for versus what you see outside of the Trust.”

At a Glance

Jason Lear

Principal, Batt + Lear

Seattle Green builder

25 employees

6-year MBA Health Trust Member

10-year MBA Member

Benefits of the MBA Health Trust

- Versatile plans
- Select own providers
- Best coverage for lowest price
- Modest cost increases in era of skyrocketing premiums
- Well-administered

Benefits of MBA Membership

- Participation in Built Green program
- L&I premium refunds through GRIP program
- Advocacy for Seattle builders



REGENCE BLUESHIELD IS VERY VERSATILE

Regence BlueShield, the Trust's insurer, provides Batt + Lear many care and provider options. "There is a lot of flexibility. Our staff can select the HSA plan or the preferred provider plan," says Jason. "Personally, for my family, I appreciate that Regence supports alternative care, things like massage, chiropractor, naturopathic doctors, etc." Jason says the plan is also well managed. "The administrators are great; they show us owners different plan options for getting the best coverage for the lowest price. And they present well-explained options to our employees and are always available for consultation."

BUILT GREEN

Batt + Lear are highly engaged with Built Green, the MBA's program (in partnership with King and Snohomish counties) for setting certification standards of excellence for construction that makes a significant impact on housing, health and the environment. The program provides consumers with an easy-to-understand rating system that quantifies environmentally friendly building practices and gives builders the resources and support to build high-quality, desirable homes. "We were green builders right from the start," says Jason. "We wanted to be more public about it. So we started to certify projects as green. And now I'm on the executive committee of Built Green."

MBA GRIP PROGRAM DELIVERS L&I REFUNDS

Jason's firm also takes advantage of GRIP, the local safety incentive program for members of the MBA. GRIP provides Batt + Lear with a team of professionals dedicated to helping them reduce on-the-job injuries, manage workers' comp claims, lower L&I premiums and maximize refunds. "It's a great, overlooked program that I wish we had known about earlier. We left a lot of money on the table. This is the third year we are getting refunds," Jason says.

THE MBA MEANS ADVOCACY

The MBA has long been known for lobbying and government relations on behalf of its members, and Jason is seeing the benefits directly in Seattle. "There's definitely a new focus from the MBA toward Seattle businesses like mine," he says. "The MBA advocacy groups are partnering with other influential groups to provide the Seattle City Council with a voice representing builders and green builders – which we very urgently need."



To hear Jason and other peers share the benefits they get from the MBA Health Trust, go to mbahealthtrust.com for short videos.

“ Another health plan penalized us for actually using the insurance. ”

“ Regence really supports alternative healthcare. ”

“ We are getting L&I refunds from GRIP for the third straight year. ”

“ The MBA gives Green builders a voice with the City of Seattle. ”



Get a no-obligation health insurance comparison and quote.

Please call:

425.641.8093

Or visit:

mbahealthtrust.com

About the MBA Health Trust

The Master Builders Association Health Insurance Trust offers participating members access to the Northwest's largest industry-specific healthcare program. With a long history of providing excellence in benefits, customer service and pricing, members have access to a variety of benefit options in group medical, dental, vision, life and disability plans. Members are able to take advantage of significantly reduced rates, which are well below the direct market. The pooling power of the members allows for competitive pricing from the region's foremost health insurers.