



# Understanding the Basics of Group Health Insurance

**Group health** insurance is a policy provided by employers to cover a group of employees. It offers comprehensive healthcare coverage, often at lower costs due to shared premiums. Typically, employers contribute to premium payments. The coverage promotes a healthy work environment, attracts and retains talent, and ensures employees have access to medical care, enhancing overall well-being.



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**Group health** insurance is a valuable employee benefit that offers health coverage to a group of people, employees of a company, or members of an organization.

It provides several benefits over individual health plans, making it a popular choice for employers looking to attract and retain talent.

Group health offers a range of coverage, including hospitalization, outpatient services, prescription drugs, preventive care, and more.

One of the key benefits of group health insurance is that employers often contribute a significant portion of the premium costs.

Group health insurance plans have eligibility criteria, usually based on factors. Group health often involves cost-sharing mechanisms between employers and employees.