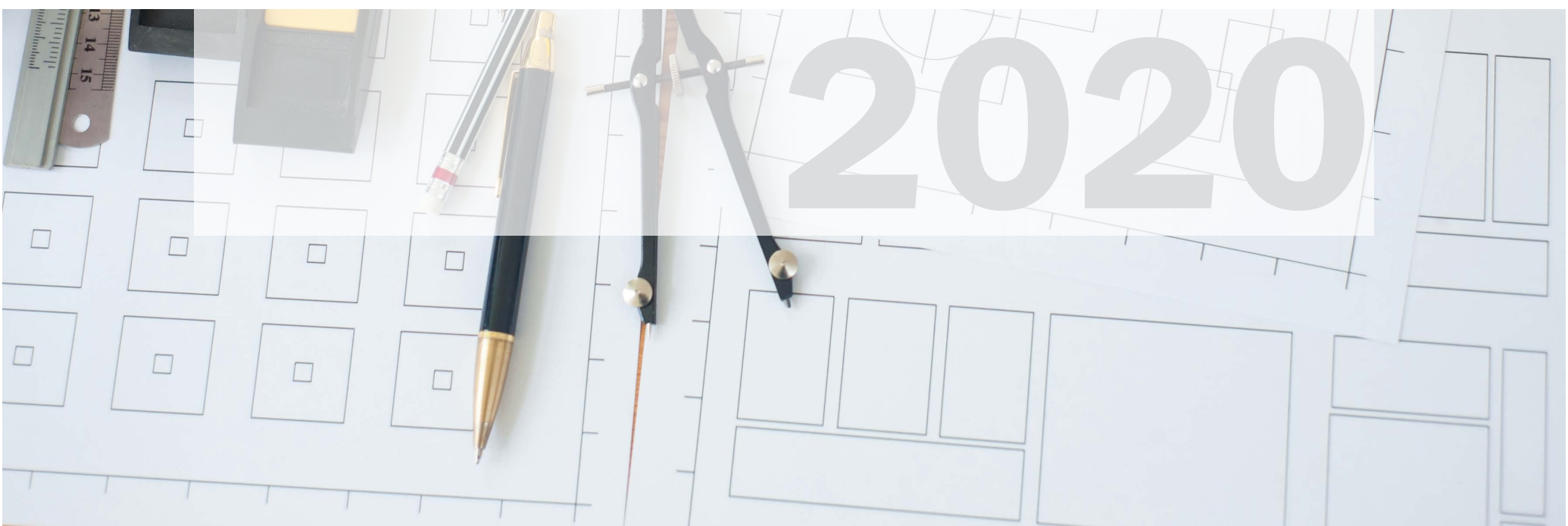




MBIA Benefits Select

MBIA's All New, Member-Only Healthcare Plan



▶ Group Health Insurance

Welcome

The Maryland Building Industry Association is pleased to announce an exclusive, new benefit for our Members who need quality health care. Through our newest partnership with The Warner Companies, we will launch a variety of medical healthcare products for our Member companies and their employees. These include:



1 Level Funded Medical

Aetna and a new provider, Legend, will offer level funded plans. These plans offer a full array of HMO and PPO options, competitive rates and the opportunity to earn refunds for companies with good claims experience.

[Click here to learn more.](#)



2 Fully Insured Medical

Programs from CareFirst and Kaiser will be available to MBIA Members and their employees offering a wide choice of HMO and PPO options at affordable rates.

[Click here to learn more.](#)



3 Smart HRA

A new approach in offering group benefits with Select Med and Manhattan Life – will offer Minimum Essential and Limited Benefit plans that independently or in combination could be perfect for part-time, seasonal or employees that are furloughed during these difficult times.

[Click here to learn more.](#)

We are confident that our Members will see significantly lower rates through these programs. Just as important, these plans will be administered by Hamilton Insurance, eliminating the administrative burden for our Members.

How To Choose Which Plan Is Right For You:

Do you have a business with **2 or more employees** and are interested in a plan that features **insurance protection** and the **ability to earn refunds** if you have good claims experience?



Level Funded

The level funded programs from Aetna or Power Select may be right for you. (Employees are required to an Individual Medical Questionnaire to see if your business qualifies.)

Do you have a business with **2 or more employees** and are looking for **fully insured coverage** with **no limits** on **pre-existing conditions**?



Fully Insured

The fully insured programs from CareFirst and Kaiser will meet your needs with great benefits at competitive rates.

Do you have a business with **2 or more employees** and are looking to **cut costs** and provide **Minimum Essential Coverage** for your **full-time, seasonal** or **furloughed** employees?



Smart HRA

A MEC program from Transamerica (2-14 employees) or Symetra (15 employees or more) might be right for you.

1 Level Funded Medical

MBIA Benefits Select will offer traditional health benefits using a level funded approach available through Aetna or a new program known as Legend.

What is Level Funding?

Level funding is a health plan financing option that saves money and helps MBIA Members save money on health care and improve budgeting.

With level funding, you'll pay a set amount each month to the insurance carrier. This amount typically includes the cost of administrative services, stop-loss insurance, other fees and the maximum amount of expected claims based on underwriting projections. See the chart below.

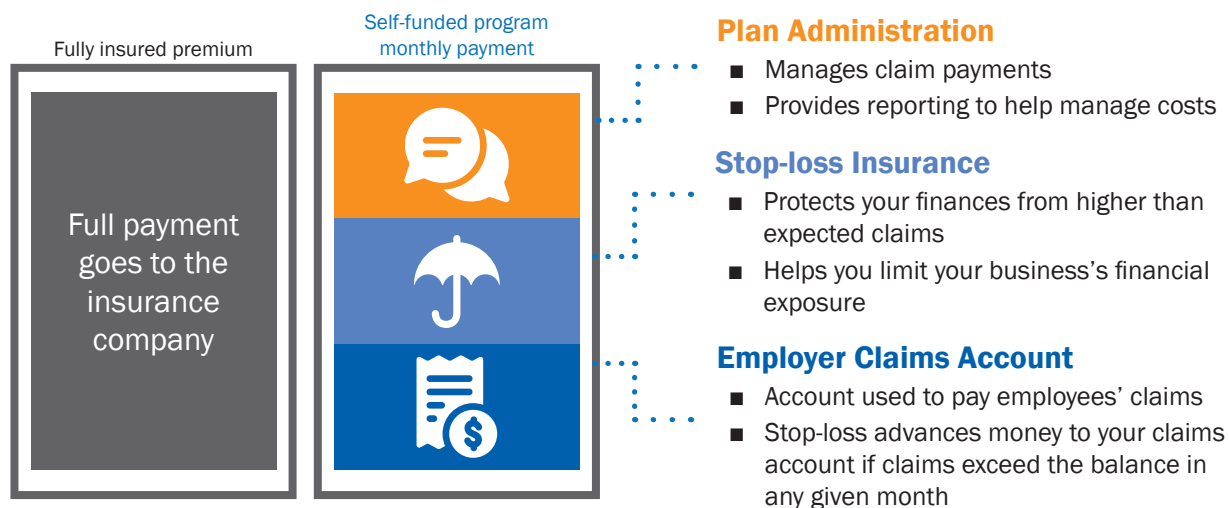
At the end of the year, if your payments exceeded claims, you will receive a refund from the excess you paid in monthly claim allotments. If the claims exceeded what you paid into the program, the stop-loss insurance will cover the overage amount.

Level funding is an option that can add predictability back into the equation if your company decides to implement a partially "self-funded" plan.

Level funding offers several advantages to fully insured programs:

[Click here to learn more.](#)

1. You don't have to pay premiums that are based on community rates.
2. If all the money you set aside each month to cover claims is not used, you will receive a refund at the end of the year from the surplus.
3. You will benefit from a smoother cash flow and not be worrying that a high claim near the beginning of the year will impact your business.
4. You will receive detailed utilization reports giving you important information on where your claim dollars are going and how to better manage your plan.



You may receive money back from your claims account in years when claims are lower than expected*

*Level funded medical insurance programs are medically underwritten and require each employee to complete an Individual Medical Questionnaire (IMQ) prior to obtaining a final quote

2 Fully Insured Medical



MBIA Benefits Select also offers fully insured group medical programs from Kaiser Permanente and CareFirst for those MBIA Members who want predictable, competitive rates.

Plans offered include:

- Preferred Provider Organization (PPO)
- Health Maintenance Organization (HMO)
- High Deductible Health Plan (HDHP)
- Health Savings Account (HSA)
- Health Reimbursement Account (HRA)

Employers can choose from a variety of programs to meet their needs and budgets.

Kaiser Permanente

With care and coverage working seamlessly together, Kaiser Permanente is uniquely designed to be one of MBIA's partners in health. Kaiser plans include private doctors and Kaiser's full-service medical centers located through most of Maryland. You and your employees get personalized care, plus tools and resources designed to help you thrive.

[Click here to learn more.](#)

CareFirst

With plans that feature the largest network in the region and benefits designed to meet nearly any budget CareFirst could be the best choice for you and your employees.

[Click here to learn more.](#)

3 Smart Health Reimbursement Account (HRA)



A strategy for today's world of health care reform

[Click here to learn more.](#)

The Challenge

Meeting the requirements of the Affordable Care Act (ACA) may be difficult for some companies and their employees.

Many employers don't have the financial or personnel resources to offer and administer a robust ACA-qualifying plan. And while some lower wage, full-time workers are unable or unwilling to pay for a major medical plan or other comprehensive coverage, they still have to maintain at least minimum essential coverage (MEC) as mandated by the ACA.

Why offer a MEC?

Why Offer a Self-funded MEC?

- Helps avoid the \$2,000 per employee, per year ACA penalty.
- Satisfies the ACA individual mandate for minimum essential coverage.
- Allows employers to benefit from the cost-control aspects of a self-funded plan.
- Provides an attractive recruiting and retention tool.
- Covered services are paid at 100% when visiting in-network providers.

Add A Buy-Up

Option to Enhance the MEC with Affordable Choice Medical Coverage

With the Smart HRA employers can also offer The Affordable Choice program on an employee pay all basis, or you can share a portion of the cost with your employees. The choice is yours.

▶ Individual Health Insurance



1 Kaiser Permanente

Kaiser is offering the new 1099 contracted employee plan allowing Member companies to offer Kaiser coverage to their 1099 contracted employees and family members. These individual policies will be group rated so we anticipate great coverage at affordable rates.

[Click here to learn more.](#)



2 Select Med – Essential Care Coverage

Essential Daily Care provides 1099 contracted employees and family members with the following types of services:

- Primary care doctor visits to treat injury or illness
- Specialist care doctor visits
- Prescription benefit
- Urgent Care
- Preventive and wellness

[Click here to learn more.](#)



3 Affordable Choice – Basic Medical Coverage

Affordable Choice Medical coverage provides 1099 contracted employees and family members with the following types of services:

- Inpatient hospital confinement
- Hospital admissions
- Emergency Room
- Surgery
- Outpatient

[Click here to learn more.](#)

How To Choose Which Plan Is Right For You:

Are you a **sole proprietor** partner, or **1099 contracted employee** looking to provide medical coverage for you and your family?



Kaiser

There are several options that could meet your needs. Kaiser offers several full coverage options at affordable rates.

Select

Offers very limited benefits - primarily covering physician visits and wellness services.

Basic

Offers an expanded array of hospital and other limited medical benefits.

1 A Program Specifically Tailored to Employer 1099 Contracted Employees



Provides Employer with Valuable Retention Tool

Provides 1099 Contracted Employees with Premier Medical Coverage

Provides Simple Enrollment & Admin Through Our Technology

In Partnership with  KAISER PERMANENTE®



Quality care with you at the center



Your care, your way



Care away from home



Care and coverage built around you



Great care, great results



World-class specialty care



Healthy resources



Manage your care anytime, anywhere

Capabilities

1099 contracted employees group medical product offering for contract employees

Coverage for individuals and their family members

Several plan designs with great premium rates

Simple administration for the employee with online enrollment and payment

Advantages

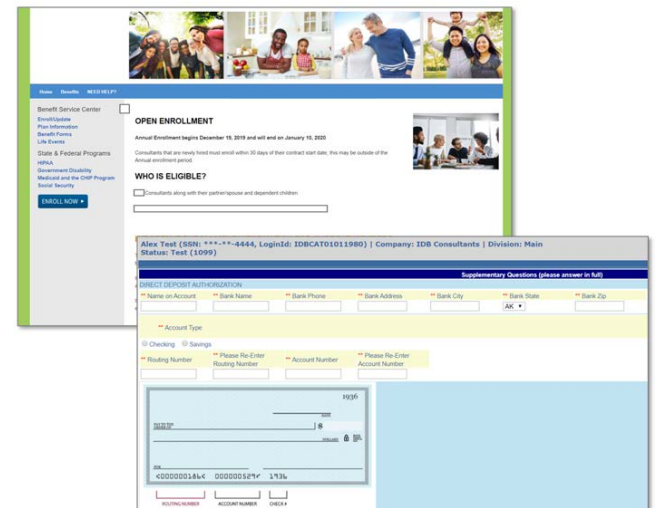
1099 contracted employees product provides first class medical coverage from an innovative medical partner, Kaiser

Provides employer groups with additional offering for their 1099 contracted employees

Simple administration for the employer with significant reporting capabilities

Making the Process Simple and Easy Through Technology Tools

[Click here to learn more.](#)





2 Select Med – Essential Care Coverage

Select Med offers Essential Daily Coverage with three different benefit levels—Base, Pro and Max—for you and your family. These programs are designed to provide only basic “essential” doctor services, preventive services and limited prescription drugs. It does not cover most major medical services. Benefits include coverage for:

- Primary care doctor visits to treat injury or illness
- Specialist care doctor visits
- Prescription benefit
- Urgent care (Max plan only)
- Preventive and wellness services

In addition, through Integrated Insurance Partners and Enrollment First, Inc., 1099 contracted employees and Sole Proprietor MBIA Members can purchase:

- Hospital Indemnity
- Dental Insurance
- Life Insurance

[Click here to learn more.](#)



3 Affordable Choice – Basic Medical Coverage

Affordable Choice Basic Medical Coverage offers limited benefits for hospital confinement and many other medical services such as hospital inpatient and outpatient emergency room, surgical benefits, doctors office visits, labs and x-rays, and prescription drugs. Features include:

- Choose from four different benefit levels – Classic, Classic Plus, Elite and Elite Plus
- Coverage for you and your family – includes an option to cover only you or only your children
- MultiPlan PPO – one of the nations oldest and largest PPO networks
- TELADOC – 24/7 physician consultations by phone or computer
- Karis 360 – patient advocate that provides assistance with healthcare navigation, bill negotiation and assistance in finding the right surgeon in your area

[Click here to learn more.](#)



Contact Us



Phone: 855-363-0833



Email: service@hamiltoninsurance.com



Website:

Group – <https://marylandbuilders.benelist.com>

Individual – https://mbiaindividual.benelist.com/welcome_en.aspx



MARYLAND
BUILDING
INDUSTRY
ASSOCIATION

