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Benefreedom Self-Funded Insurance for Small Business

Medical Plans -Dental & Vision Plans Reimbursement Benefits - Services -

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TRequest a Consultation

Enjoy the Freedom of Self-Funded Insurance Plans.

Whether you want to offer Minimum Essential Coverage benefits to your employees, or upgrade to generous benefit offerings, it's your choice.

As a full-service third-party administrator (TPA), Benefit Management Administrators will custom design your help plan per your unique business goals

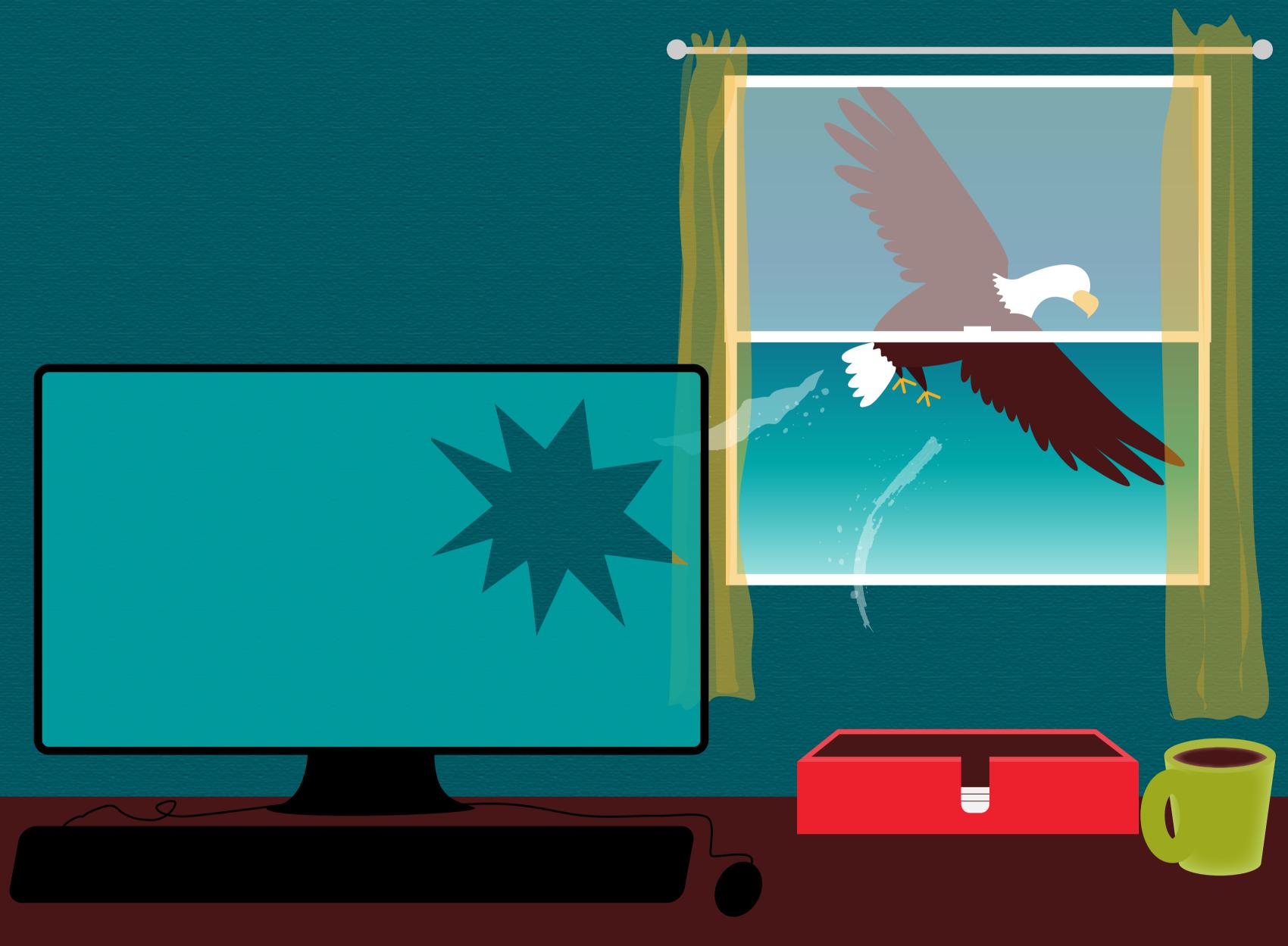
Request a Consultation

Self-Funded Plans Level-Funded Plans Minimum Essential Coverage (MEC) Plans FSA/DCA LSA COBRA POP Document & Erisa Wrap HSA HRA

We give employers a transparent, data-driven approach to manage self-funded plan costs.

As your renewal season appraoches, real-time reports about plan ultization help employers decide what benefits make sense to cut or grow.

> Learn About Our Approach





Easily Manage Employee Benefits Any Time,

Anywhere.

Employers can manage benefit for members, enrollment, claims, claim funding, ID Card requests, and invoices on your online portal from any device.

> Learn About Portal Features

We Navigate the Complex World of Benefits. You Can Focus on Growing Your Business.

As a full service third-party benefit administrator, we serve as your subject matter expert when it comes to insurance and benefit administration. Don't get confused in the alphabet soup of plan acronyms. We help you interpret all the benefit options relavent to your employee base and give you the best options to pick from.

Full Spectrum Benefit Offerings

Self-funded health plans empower employers like you to manage and control every aspect of their health plan. Bundle products for great plan savings, resulting in happier employees and reduced cost! Read about plan products and ask us to quote you on aspect you would like.

Medical Plans

Design a medical plan that only pays for the benefits relevant to YOUR employees. Types: <u>Self-Funded</u>, <u>Level-Funded</u>, <u>Minimum</u> Essential Coverage (MEC).

Flexible Spending Account (FSA) Help employees pay for healthcare expenses in a way that's structured and controlled.

Bi Health Reimbursement Arrangements (HRA) Fund a tax-advantaged benefit plan to reimburse employees for their out-of -pocket health care expenses.

Commuter Reimbursement Incentivize working in-office by covering the

cost of gas, parking, mass-transit, or a cab ride.

Request a Quote

Tental & Vision Plans

Enhance the lives of your employees and attract top talent with dental and vision benefits appropriate to your demographic base.

🚼 Dependent Care Account (DCA) Employees can pay for qualified child and dependent care expenses while lowering their taxable income.

✓ Lifestyle Accounts (LSA) Fund activities like fitness, health, education, or anything that encourages employee well-being and development, whether it be personal or professional.

Frescription Benefit

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• Limited Purpose Flexible

Spending Accounts (LPFSA) Employees deduct pre-tax payroll dollars to save and pay for their out-of-pocket dental and vision expenses.

Health Savings Account (HSA) Empower employees to build their own savings to pay for their healthcare expenses.

Remote Work Reimbursement Cover expenses like internet services, web cams, microphones, computers, or office supplies.

read more

Health e360 Wellness Program Help employees feel good proactively and with telemedicine when sick. Offer discounts on products and services not covered under your insurance plan, like glasses, vitamins, or a chiropracter.





Custom-Designed Benefit Plans

Cherry pick the employee benefit offerings to as lean or robust as you would like. Bundle products for great plan savings. We have some starting point packages below; we can add or subtract the benefits that make sense for your budget and members.

	Basic	Plus	Premium	Indemnity
Group Life Insurance Plans	——————————————————————————————————————	- Stok Employee only		
Annual Plan Maximum	🥝 Unlimited	📀 Unlimited	🕑 Unlimited	🕑 Unlimited
Lifetime Maximum	📀 Unlimited	📀 Unlimited	🕑 Unlimited	🕑 Unlimited
24/7 NurseLine	📀 Included	📀 Included	📀 Included	📀 Included
24/7 Telemedicine	🥝 \$0 Copay	📀 \$0 Со-рау	📀 \$0 Со-рау	📀 \$0 Со-рау
PCP Office Visit	×	📀 \$25 Со-рау	💙 \$30 Co-pay	📀 \$25 Со-рау
Specialist Office Visit	×	💙 \$35 Co-pay	🔮 \$35 Со-рау	오 \$35 Со-рау
Urgent Care*	×	💙 \$40 Со-рау	💙 \$35 Co-pay	오 \$30 Со-рау
Hospital Stay **	×	×	×	Pays member \$1,000/day (3 day max)
Surgical Services**	×		×	Pays member \$400/procdure (2 max)
Medical Bill Negotiator	📀 Included	📀 Included	🕑 Included	📀 Included
Health Advocate	📀 Included	Included	🕑 Included	📀 Included
24/7 Counseling Services	🕗 Included	🕗 Included	🕑 Included	🕑 Included
MRI, CT Scan, PET Scan	🕑 Discounts	Oiscounts	🕑 Discounts	Oiscounts
AETNA Dental Network	🥑 Discounts	🖌 Discounts	🥑 Discounts	🖌 Discounts
Preventative	×	Oiscounts	🥝 Discounts	📀 100% Covered
Restorative	\mathbf{x}	Oiscounts	🕑 Discounts	📀 80% Covered
Comprehensive	\mathbf{x}	Oiscounts	📀 Discounts	📀 50% Covered
Vision Network				
Eye Exams	\mathbf{x}	Oiscounts	📀 Discounts	Oiscounts
Eye Wear	×	Oiscounts	📀 Discounts	Oiscounts
Prescriptions				
Generic Contraceptives	오 \$0 Со-рау	💙 \$0 Со-рау	오 \$0 Со-рау	📀 \$0 Со-рау
Pharmacy	📀 Discounts	Oiscounts	Oiscounts	Oiscounts
Other Covered Generic Drugs	\$10 Co-pay or 20% of Cost (whichever is greater)			

Request a Quote

Prioritize Member Benefits to Meet Your Budget.

- **C** Roll-over Unsued Funds to the Next Plan Year.
- Optimize Plans Against Key Cost Drivers.



Administrative Support to Free Your Schedule & Mind

Keeping you compliant with the law is not something you may think about, but we do. Let us help you get your work done faster while we handle the administrative efforts of your benefit management. Employers who have a self-funded account with us can also contract these services:

COBRA Administration

Upon the termination of an employee, this can be a very sensitive in terms or legal obligations and potentially emotional terms, as you have just lost an employee. Outsource COBRA administration to you relieve your company of this stress.

1094/1095, PCORI, and 5500 Assistance BMA provides the tracking, reporting, and documentation Employers need to make their important filings.



Pop Document & ERISA Wrap

If you offer health plans or retirement plans, you need to explain how the plans work and where the money is going. We can help you prepare this "Summary Plan Description" to ensure plans comply with ERISA law.

Non-Discrimination Testing & Guidance

Each year, employers are obliged to ensure their qualified benefits plans do not discriminate in favor of high compensated employees, officers or executives.

Freedom to Contact Support The Way You & Yours Want.

Members, Brokers, Healthcare Providers, and Employers can contact us how they want. You are the reason we are here, and we are ready to serve you.



Live Chat Start a chat session on our website. We can even screenshare if wanted.



SMS Text When you are on the go, you can text us your questions.



Phone Call us; we can answer questions or explain plan benefits with USA-based team members.



Fax For Healthcare Providers, our fax-back system responds 24/7.





Email Email us your questions or send in claim receipts.



Portal Mail Send a secure message to us in your HIPAA-secure health portal account.

Experience the Freedom of Self-Funded Insurance. Let's Talk.



Request a Quote



Industry News

Machine-Readable Files Available April 10, 2023

> Machine-Readable Files: **Under Construction** August 15, 2022

The Best MEC Health Benefit Plan Features for 2021 April 23, 2021

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Transparency in Coverage

In accordance with the public transparency disclosure requirement, we have released machine-readable files (MRF) containing information from the following networks:

- » AMPS
- » First Health
- » MultiPlan
- » Valenz Allowable Amounts for Out-of-Network

The machine readable files are formatted to

allow researchers, regulators, and application developers to access and analyze data more easily.

Notice Files sizes are large. **L** Download Files

C Learn More

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