



Benefits Proposal

MEDICAL & ANCILLARY



Effective 01.01.2026

Beni Solutions



**Consolidated
Billing**



**Single Point of
Contact**

**Easy & Quick
Implementation**



**Rapid Response
Time**



Set up your new group account with ease. Standard turnaround times is 7 business days.

One invoice no matter how many plans you choose to offer

New! Group Portal Access

Updates to group eligibility changes are completed in 24-48 hours. If you have a large group, ask about our EDI feed options!

For all group level issues and requests, we will be your go to contact. No more being bounced around between departments or other companies.

ACA Compliant



Why offer ACA Compliant medical plans to your employees?

➤ Employer Mandate

ACA requires employers with 50 or more full-time equivalent employees to offer health coverage to at least 95% of full-time employees and sets a minimum baseline of coverage and affordability. Employers who do not comply face annual penalties.

➤ Employer Penalties

Penalty A: For a large employer that doesn't offer coverage at all: \$3,340 multiplied by 30 less than the total number of full-time employees

◦ *ex: 100 FT Employees | $(100-30) = 70$ | $70 * \$3,340 = \$233,800$*

Penalty B: For a large employer that offers coverage that isn't considered affordable and/or doesn't provide minimum value: \$5,010 multiplied by the number of full-time employees who receive a premium tax credit in the marketplace (but this penalty will not exceed the amount of the other penalty, so that will be used instead if it's less).

MEC (Minimum Essential Coverage)

**Satisfies Penalty
A**

MV (Minimum Value)

**Satisfies Penalty
A & B**



Robust Network



1.4 Million

Access Points

164K

Ancillaries

5,600

Hospitals

300+

Employees



MultiPlan's PHCS Network is the only national independently-contracted primary PPO network to have been accredited by NCQA for credentialing – a status they've held continuously since 2001.





Medical Plan Options

Monthly Premium	WellCare	KeyCare	VitalCare
Employee Only	\$49	\$80	\$139
Employee + Spouse	\$89	\$160	\$260
Employee + Child(ren)	\$89	\$160	\$260
Family	\$119	\$240	\$375
Medical Benefits ¹			
Preventive / Wellness Services	Covered 100%	Covered 100%	Covered 100%
Primary Care	-	\$25 Copay	\$25 Copay
Specialist Visits		-	\$25 Copay
Urgent Care	-	-	\$50 Copay
Laboratory Services / X-Rays	-	-	\$50 Copay
Prescription Drug Benefits ²	Click for PureRx Formulary		
Copay by Drug Tier	Discount Rx Included	\$15 / \$30 / \$50 / \$75	\$15 / \$30 / \$50 / \$75
Virtual Health Program ³	Reкуро		
24/7 Virtual Urgent Care	\$0 Copay	\$0 Copay	\$0 Copay
Virtual Behavioral Health	-	\$0 Copay	\$0 Copay
Discount Companion Card			
Dental, Vision, Durable Medical Equipment, Fitness, X-Rays, and more	Discount Card	Discount Card	Discount Card
Plan Documentation	SBC Plan Document	SBC Plan Document	SBC Plan Document
Find a Provider	Access Provider Lookup	Access Provider Lookup	Access Provider Lookup



MEC Minimum Participation Requirement: 10 Primary Enrollments
In any combination of MEC Plans

1. Costs include plan documents, MultiPlan network, ID cards, HealthWallet mobile application, enrollment guides, COBRA administration and claims management.
 2. Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page.
 3. Claims are reprocessed through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.
 4. Prescription Drug Benefits are subject to the formulary. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply.
 5. Virtual Health Benefits are offered through Reкуро Health. Members have unlimited 24/7 access to virtual urgent care with board-certified doctors via phone, video or messaging. It also connects members with a Therapist or Licensed Counselor through secure and private online video or phone sessions at a \$0 copay. Psychiatric services are available at an additional cost. The WellCare plan does not include behavioral health services.
 6. This plan is a Qualified Health Plan that meets the standards of Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).

MEC Plans +

Hospital Indemnity



Monthly Premium	VitalCare + National Base	VitalCare + National Select
Employee Only	\$172	\$189
Employee + Spouse	\$325	\$379
Employee + Child(ren)	\$312	\$354
Family	\$460	\$526
Medical Benefits¹		
Preventive / Wellness Services	Covered 100%	Covered 100%
Primary Care	\$25 Copay	\$25 Copay
Specialist Visits	\$25 Copay	\$25 Copay
Urgent Care	\$50 Copay	\$50 Copay
Laboratory Services / X-Rays	\$50 Copay	\$50 Copay
Prescription Drug Benefits²		
Copay by Drug Tier	\$15 / \$30 / \$50 / \$75	\$15 / \$30 / \$50 / \$75
Virtual Health Program³		
24/7 Virtual Urgent Care	\$0 Copay	\$0 Copay
Virtual Behavioral Health	\$0 Copay	\$0 Copay
Discount Companion Card		
Dental, Vision, Durable Medical Equipment, Fitness, X-Rays, and more	Discount Card	Discount Card
Plan Documentation	SBC Plan Document	SBC Plan Document
Hospital Indemnity Benefits		
	National Base	National Select
Hospital Admission	\$2,000 3x/year	\$2,500 3x/year
Hospital Confinement	\$50 per day 30x/year	\$200 per day 30x/year
Inpatient Surgery	\$1,000 1x/year	\$1,000 1x/year
Outpatient Surgery (Hospital/Physician)	\$250/\$75 1x/year	\$1,000/\$300 1x/year
Emergency Room	-	\$100 2x/year
Emergency Transportation (Ground/Air)	-	\$200/\$1,000 1x/year
Plan Materials	Schedule of Benefits	Schedule of Benefits
Find a Provider	Access Provider Lookup	Access Provider Lookup

What is Hospital Indemnity?



Hospital indemnity is a type of **supplemental insurance** that pays you cash directly if you end up in the hospital. It doesn't replace your health insurance—it works alongside it. Instead of paying doctors or hospitals, it sends money straight to you. You can then use that money however you want: to cover your health insurance deductible, copays, or even everyday expenses like rent, groceries, or childcare while you're recovering. Think of it as a **safety net of extra cash** that helps you deal with the costs (both medical and non-medical) that come with being in the hospital.

1. Costs include plan documents, MultiPlan network, ID cards, HealthWallet mobile application, enrollment guides, COBRA administration and claims management.
2. Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page.
3. Claims are repriced through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.
4. Prescription Drug Benefits are subject to the formulary. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply.
5. Virtual Health Benefits are offered through Recuro Health. Members have unlimited 24/7 access to virtual urgent care with board-certified doctors via phone, video or messaging. It also connects members with a Therapist or Licensed Counselor through secure and private online video or phone sessions at a \$0 copay. Psychiatric services are available at an additional cost. The WellCare plan does not include behavioral health services.
6. This plan is a Qualified Health Plan that meets the standards of Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).

Monthly Premium	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	\$428	\$864	\$813	\$1,095
General Information		Coverage Information		
Annual Deductible	\$2,500 Individual / \$5,000 Family			
Out-of-Pocket Maximum ¹	\$9,100 Individual / \$18,200 Family			
Physician & Diagnostic Benefits (Non-Hospital Based)	In-Network	Out-of-Network		
Preventive / Wellness	Covered at 100%	40% Coinsurance after Deductible		
Primary Care / Specialist Visits	\$15 Copay	40% Coinsurance after Deductible		
Urgent Care	\$50 Copay	40% Coinsurance after Deductible		
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay	40% Coinsurance after Deductible		
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 1 per year)	30% Coinsurance			
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%			
Hospital Benefits (All Subject to Reference-Based Pricing) ⁴	Coverage Information			
Outpatient Surgery ² (limit 1 per year)	30% Coinsurance after Deductible			
Inpatient Hospitalization & Surgery ² (limit 5 days & 2 surgeries per year)	30% Coinsurance after Deductible			
Emergency Services (limit 1 per year)	30% Coinsurance			
Additional Benefits	In-Network	Out-of-Network		
Ambulance ^{RBP} (Ground Only) (limit 1 per year)	30% Coinsurance			
Physical / Speech / Occupational Therapy (limit 8 combined per year)	\$50 Copay	40% Coinsurance after Deductible		
Chiropractic Services (limit 10 per year)	\$50 Copay	40% Coinsurance after Deductible		
Home Health Care (limit 10 per year)	\$50 Copay	40% Coinsurance after Deductible		
Inpatient Mental / Behavioral Health Treatment ^{RBP 2} (limit 5 days per year)	30% Coinsurance after Deductible			
Outpatient Substance Abuse Treatment ² (limit 8 days per year)	30% Coinsurance	40% Coinsurance after Deductible		
Inpatient Substance Abuse Treatment ^{RBP 2} (limit 5 days per year)	30% Coinsurance after Deductible			
Chemotherapy / Radiation Therapy / Dialysis	Not Covered			
Maternity Benefits	In-Network	Out-of-Network		
Professional Services ²	\$350 Copay	40% Coinsurance after Deductible		
Inpatient Facility ^{RBP 2}	30% Coinsurance after Deductible			
Prescription Drug Benefits ⁵	Click For PureRx Formulary			
Generic (Tier 1)	\$10 Copay			
Higher Tier Generics / Preferred / Non-Preferred Brand & Specialty	Discount Only			
Virtual Health Program ⁶	Recurro Health			
Unlimited Telehealth with Behavioral Health	\$0 Copay			
Quick Links	SBC Plan Documents Access Provider Lookup			

 **MV Minimum Participation Requirement: 5 Primary Enrollments** | *In any combination of MV Plans*

¹The out-of-pocket maximum refers to covered services only. Specific services are subject to Reference-Based Pricing (RBP) and patients may be billed beyond the out-of-pocket maximum for these services.
²Specific services require precertification. Failure to obtain precertification will result in a denial of benefits.
³Medmo is a concierge scheduling service for radiology and imaging allowing members to maximize their benefits while minimizing costs to the patient.
⁴RBP reimburses providers using a percentage of Medicare coverage as the reference point for the reimbursement total. This plan pays up to 125% of the Medicare allowable coverage for applicable services. Patients will be responsible for paying any remaining balance beyond the provider reimbursement amount.
⁵Prescription drug benefits are subject to the formulary. To review the formulary please visit www.sbmabenefits.com/purerx-base. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply. While excluded from the plan, specific prescription drugs, for example, GLP-1 drugs, may be available at 100% coinsurance (member responsibility); however, will not count toward the plan's deductible or out-of-pocket maximum. Prior authorization may be required for certain medications. The formulary is subject to change at any time without notice. Additional restrictions or limitations may apply.
⁶Virtual mental/behavioral health services are available at no charge through Recuro Health. All other outpatient mental/behavioral health visits, in-person or virtual, will be covered at the specialist visit copay/coinsurance amount.

Monthly Premium	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	\$549	\$999	\$900	\$1,352
General Information		Coverage Information		
Annual Deductible	\$0			
Out-of-Pocket Maximum ¹	\$9,100 individual / \$18,200 family			
Physician & Diagnostic Benefits (Non-Hospital Based)	In-Network	Out-of-Network		
Preventive / Wellness	Covered at 100%	40% Coinsurance		
Primary Care / Specialist Visits	\$15 Copay	40% Coinsurance		
Urgent Care	\$50 Copay	40% Coinsurance		
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay	40% Coinsurance		
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 2 per year)	\$350 Copay			
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%			
Hospital Benefits (All Subject to Reference-Based Pricing) ⁴	Coverage Information			
Outpatient Surgery ² (limit 1 per year)	\$350 Copay			
Inpatient Hospitalization & Surgery ² (limit 7 days & 3 surgeries per year)	\$500 Copay per admission			
Emergency Services (limit 1 per year)	\$500 Copay			
Additional Benefits	In-Network	Out-of-Network		
Ambulance ^{RBP} (Ground Only) (limit 1 per year)	\$500 Copay			
Physical / Speech / Occupational Therapy (limit 12 combined per year)	\$50 Copay	40% Coinsurance		
Chiropractic Services (limit 10 per year)	\$50 Copay	40% Coinsurance		
Home Health Care (limit 10 per year)	\$50 Copay	40% Coinsurance		
Inpatient Mental / Behavioral Health Treatment ^{RBP 2} (limit 5 days per year)	\$500 Copay per admission			
Outpatient Substance Abuse Treatment ² (limit 8 days per year)	\$75 Copay	40% Coinsurance		
Inpatient Substance Abuse Treatment ^{RBP 2} (limit 5 days per year)	\$500 Copay per admission			
Chemotherapy / Radiation Therapy / Dialysis	Not Covered			
Maternity Benefits	In-Network	Out-of-Network		
Professional Services ²	\$350 Copay	40% Coinsurance		
Inpatient Facility ^{RBP 2}	\$500 Copay per admission			
Prescription Drug Benefits ⁵	Click For PureRx Formulary			
Generic (Tier 1)	\$10 Copay			
Higher Tier Generics / Preferred / Non-Preferred Brand & Specialty	Discount Only			
Virtual Health Program ⁶	Recurro Health			
Unlimited Telehealth with Behavioral Health	\$0 Copay			
Quick Links	SBC Plan Documents Access Provider Lookup			

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Monthly Premium	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	\$703	\$1,365	\$1,201	\$1,877
General Information		Coverage Information		
Annual Deductible	\$0			
Out-of-Pocket Maximum ¹	\$9,100 individual / \$18,200 family			
Physician & Diagnostic Benefits (Non-Hospital Based)	In-Network	Out-of-Network		
Preventive / Wellness	Covered at 100%	40% Coinsurance		
Primary Care / Specialist Visits	\$15 Copay	40% Coinsurance		
Urgent Care	\$50 Copay	40% Coinsurance		
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay	40% Coinsurance		
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 3 per year)	\$350 Copay			
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%			
Hospital Benefits (All Subject to Reference-Based Pricing) ⁴	Coverage Information			
Outpatient Surgery ² (limit 2 per year)	\$350 Copay			
Inpatient Hospitalization & Surgery ² (limit 14 days & 4 surgeries per year)	\$500 Copay per admission			
Emergency Services (limit 1 per year)	\$500 Copay			
Additional Benefits	In-Network	Out-of-Network		
Ambulance ^{RBP} (Ground Only) (limit 2 per year)	\$500 Copay			
Physical / Speech / Occupational Therapy (limit 12 combined per year)	\$50 Copay	40% Coinsurance		
Chiropractic Services (limit 20 per year)	\$50 Copay	40% Coinsurance		
Home Health Care (limit 20 per year)	\$50 Copay	40% Coinsurance		
Inpatient Mental / Behavioral Health Treatment ^{RBP 2} (limit 14 days per year)	\$500 Copay per admission			
Outpatient Substance Abuse Treatment ² (limit 12 days per year)	\$75 Copay	40% Coinsurance		
Inpatient Substance Abuse Treatment ^{RBP 2} (limit 14 days per year)	\$500 Copay per admission			
Chemotherapy / Radiation Therapy / Dialysis	Not Covered			
Maternity Benefits	In-Network	Out-of-Network		
Professional Services ²	\$350 Copay	40% Coinsurance		
Inpatient Facility ^{RBP 2}	\$500 Copay per admission			
Prescription Drug Benefits ⁵	Click For PureRx Formulary			
Generics (Tier 1) / Generics (Tier 2) & Preferred Brand	\$10 Copay / \$50 Copay			
Generics (Tier 3) & Non-Preferred Brand / Specialty	\$75 Copay / Discount Only			
Virtual Health Program ⁶	Reuro Health			
Unlimited Telehealth with Behavioral Health	\$0 Copay			
Quick Links	SBC Plan Documents Access Provider Lookup			

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Essential MV + Protection Plus

Bundle and Save! MV + HI + CI



Monthly Premium	Employee Only \$483	Employee + Spouse \$977	Employee + Child(ren) \$909	Family \$1,231
General Information		Essential MV		
Annual Deductible	\$2,500 Individual / \$5,000 Family			
Out-of-Pocket Maximum ¹	\$9,100 Individual / \$18,200 Family			
Physician & Diagnostic Benefits (Non-Hospital Based)		In-Network	Out-of-Network	
Preventive / Wellness	Covered at 100%		40% Coinsurance after Deductible	
Primary Care / Specialist Visits	\$15 Copay		40% Coinsurance after Deductible	
Urgent Care	\$50 Copay		40% Coinsurance after Deductible	
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay		40% Coinsurance after Deductible	
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 1 per year)	30% Coinsurance			
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%			
Hospital Benefits (All Subject to Reference-Based Pricing)⁴		Coverage Information		
Outpatient Surgery ² (limit 1 per year)	30% Coinsurance after Deductible			
Inpatient Hospitalization & Surgery ² (limit 5 days & 2 surgeries per year)	30% Coinsurance after Deductible			
Emergency Services (limit 1 per year)	30% Coinsurance			
Additional Benefits		In-Network	Out-of-Network	
Ambulance ^{RBP} (Ground Only) (limit 1 per year)	30% Coinsurance			
Physical / Speech / Occupational Therapy (limit 8 combined per year)	\$50 Copay		40% Coinsurance after Deductible	
Chiropractic Services (limit 10 per year)	\$50 Copay		40% Coinsurance after Deductible	
Home Health Care (limit 10 per year)	\$50 Copay		40% Coinsurance after Deductible	
Inpatient Mental / Behavioral Health Treatment ^{RBP 2} (limit 5 days per year)	30% Coinsurance after Deductible			
Outpatient Substance Abuse Treatment ² (limit 8 days per year)	30% Coinsurance		40% Coinsurance after Deductible	
Inpatient Substance Abuse Treatment ^{RBP 2} (limit 5 days per year)	30% Coinsurance after Deductible			
Chemotherapy / Radiation Therapy / Dialysis	Not Covered			
Maternity Benefits		In-Network	Out-of-Network	
Professional Services ²	\$350 Copay		40% Coinsurance after Deductible	
Inpatient Facility ^{RBP 2}	30% Coinsurance after Deductible			
Prescription Drug Benefits⁵		<i>Click For PureRx Formulary</i>		
Generic (Tier 1)	\$10 Copay			
Higher Tier Generics / Preferred / Non-Preferred Brand & Specialty	Discount Only			
Virtual Health Program⁶		Recuro Health		
Unlimited Telehealth with Behavioral Health	\$0 Copay			
Quick Links		SBC Plan Documents Access Provider Lookup		
Hospital Indemnity Benefits		National Select		
Hospital Admission	\$2,500 3x/year			
Hospital Confinement	\$200 per day 30x/year			
Inpatient Surgery	\$1,000 1x/year			
Outpatient Surgery (Hospital/Physician)	\$1,000/\$300 1x/year			
Emergency Room	\$100 2x/year			
Emergency Transportation (Ground/Air)	\$200/\$1,000 1x/year			
Plan Materials		Schedule of Benefits		
Critical Illness Benefits		\$20,000		
Heart Attack (Myocardial Infarction)	100% of CI Principal Sum			
Coronary Artery Bypass	25% of CI Principal Sum			
Stroke	100% of CI Principal Sum			
Major Organ Transplant/Placement on UNOS List	100% of CI Principal Sum			
End-Stage Renal Failure	100% of CI Principal Sum			
Cancer (Invasive)	100% of CI Principal Sum			
Carcinoma in Situ	25% of CI Principal Sum			
Health Screening Benefit	\$50 1x/year			
Plan Materials		Schedule of Benefits		



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⁶Virtual mental/behavioral health services are available at no charge through Recuro Health. All other outpatient mental/behavioral health visits, in-person or virtual, will be covered at the specialist visit copay/coinsurance amount.

Notable Exclusions



Notable Plan Exclusions – Not a Complete List

Abortion
Care related to or for the purpose of travel outside of the United States
Chemotherapy / Radiation Therapy
Cosmetic Surgery including cosmetic components of gender transition
Dental care or services related to the mouth, jaws, and teeth (oral surgery procedures, medical in nature)
Dialysis
Durable Medical Equipment / Prosthetics / Orthotics
Experimental / Investigational Treatments
Eye care and services related to vision care
Hospice Care and Skilled / Private Duty Nursing Care
Infertility Services / Family Planning
Nutritional Supplements / Vitamins (except as specified under preventive care)
Preferred Brand / Non-Preferred Brand / Specialty / Self-Injectable / GLP-1 Prescription Drugs
Transplant Services

*This form is a benefit highlight representing a brief description of the notable exclusions. Additional covered services, exclusions and limitations exist. Please refer to the **plan document**.*

Wellness & Preventive Services

Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults aged 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 55 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

Preventive benefits for women

- Bone density screening for all women over age 65 or women aged 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women

Preventive benefits for women (continued)

- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobacco users
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenzae type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal; Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits



Ancillary Plan Options

Monthly Premium	Preventive		Comprehensive	
Employee Only	\$22		\$49	
Employee + Spouse	\$42		\$98	
Employee + Child(ren)	\$39		\$93	
Family	\$65		\$150	
Benefits	In Network	Out of Network	In Network	Out of Network
Preventive & Diagnostic Exams; Cleanings; Bitewing X-Rays; Full Mouth X-Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	100%	100%	100%
Basic Fillings; Simple Extractions; Oral Surgery; Periodontics; Root Canals (Endodontics); Sealants	-	-	80%	50%
Major Crowns & Gold Restorations; Bridgework; Full & Partial Dentures; Repair of Dentures; Implants	-	-	50%	50%
Annual Maximum (per person)	\$1,000	\$1,000	\$1,500	\$1,500
Annual Deductible				
Per Person	None	None	\$50	\$100
Family Maximum	None	None	\$150	\$300



Minimum Participation Requirement: 5 Primary Enrollments

In any combination of Dental Plans



Provider Lookup

Visit: <https://www.deltadental.com/us/en/member/find-a-dentist.html> Specialty: Choose one or Choose Any | Your Plan: Delta Dental PPO Search by Current Location: No, Enter Zip Code | Find Dentists

Carryover MaxSM from Delta Dental allows you to increase your benefits.



This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

The benefits outlined above are a summary of the quoted plan design. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the group contract.

Powered by:



Monthly Premium	Preventive
Employee Only	\$10
Employee + Spouse	\$20
Employee + Child(ren)	\$21
Family	\$35
Benefits	In Network
Exam/lens/frame frequency (months)	12/12/24
Contacts (in lieu of glasses)	12
In Network Coverage	
Eye Exam Copay	\$10
Materials Copay	\$25
Frame allowance	\$130 \$70 Walmart/Sam's Club/Costco frame allowance
Elective contact lens allowance	\$130
Necessary contact lenses	Covered in full after copay
Contact lens fit/evaluation copay	\$60
Both frames and contacts in same year	No; allows contacts in lieu of frames
Out of Network Coverage	
Examination, up to:	\$45
Single vision lenses, up to:	\$30
Bifocal lenses, up to:	\$50
Trifocal lenses, up to:	\$65
Progressive lenses, up to:	\$50
Lenticular lenses, up to:	\$100
Frames, up to:	\$70
Elective contact lenses, up to:	\$105
Necessary contact lenses, up to:	\$210
Lens Enhancements (Member Cost)*	
Anti-glare coating	\$41 single/\$41 multifocal
Impact - resistant lenses - adult	\$31 single/\$35 multifocal (covered for children)
Progressive lenses	Standard progressive lenses are covered
Light-reactive lenses	\$75 single vision/\$75 multifocal
Scratch resistant coating	\$17 single vision/\$17 multifocal



Minimum Participation Requirement: 5 Primary Enrollments



Provider Lookup

Visit: <https://www.vsp.com/eye-doctor>

Search by Location, Office Name, or Doctor Name

Network

vsp VISION.

Powered by DeltaVision

Hospital Indemnity



Monthly Premium	National Base	National Select
Employee Only	\$35	\$59
Employee + Spouse	\$76	\$124
Employee + Child(ren)	\$55	\$96
Family	\$95	\$155
Hospital Indemnity Benefits		
Hospital Admission	\$2,000 3x/year	\$2,500 3x/year
Hospital Confinement	\$50 per day 30x/year	\$200 per day 30x/year
Inpatient Surgery	\$1,000 1x/year	\$1,000 1x/year
Outpatient Surgery (Hospital/Physician)	\$250/\$75 1x/year	\$1,000/\$300 1x/year
Emergency Room	-	\$100 2x/year
Emergency Transportation (Ground/Air)	-	\$200/\$1,000 1x/year
Plan Materials	Schedule of Benefits	Schedule of Benefits

What is Hospital Indemnity?



Hospital indemnity is a type of **supplemental insurance** that pays you cash directly if you end up in the hospital. It doesn't replace your health insurance—it works alongside it. Instead of paying doctors or hospitals, it sends money straight to you. You can then use that money however you want: to cover your health insurance deductible, copays, or even everyday expenses like rent, groceries, or childcare while you're recovering. Think of it as a **safety net of extra cash** that helps you deal with the costs (both medical and non-medical) that come with being in the hospital.

Savings Tip!



Add Hospital Indemnity as a value add when offering MV plans with deductibles. The reimbursement will offset your out-of-pocket expense.

Powered by:



Mutual of Omaha

Monthly Premium	\$10,000 Benefit	\$20,000 Benefit
Employee Only	\$16	\$32
Employee + Spouse	\$32	\$64
Employee + Child(ren)	\$32	\$64
Family	\$36	\$72
Critical Illness Benefits		
Heart Attack (Myocardial Infarction)	100% of CI Principal Sum	
Coronary Artery Bypass	25% of CI Principal Sum	
Stroke	100% of CI Principal Sum	
Major Organ Transplant/Placement on UNOS List	100% of CI Principal Sum	
End-Stage Renal Failure	100% of CI Principal Sum	
Cancer (Invasive)	100% of CI Principal Sum	
Carcinoma in Situ	25% of CI Principal Sum	
Health Screening Benefit	\$50 1x/year	
Plan Materials	Schedule of Benefits	

What is Critical Illness?



Critical illness insurance is a type of coverage that pays you a lump sum of money if you're diagnosed with a serious health condition—like cancer, a heart attack, or a stroke. It's designed to help with extra costs that health insurance doesn't cover, such as lost income, travel to specialists, or everyday bills while you focus on recovery.

Powered by:



MUTUAL OF OMAN

Plan Highlights

Member Portal

Employees can access:

- ID card(s)
- Benefit Guides
- Access to ancillary vendors and more!



Discounted GLP-1s

Access to discounted GLP-1 Medication.
Delivered to your door!



Virtual Health Benefits



Virtual Urgent Care and Virtual Behavioral Health provide members with 24/7 access to board-certified doctors for treatment of urgent medical concerns. Virtual access to a Therapist or Licensed Counselor by appointment between 7 am - 7 pm

Prescription Benefits

Access to over 60,000+ retail pharmacies!



[MEC Formulary](#) | [MV Formulary](#)

Discount Companion Card

Receive discounts on various benefits like:

- Dental, Vision, Durable Medical Equipment, Fitness, X-Rays, and more...

Imaging Covered 100%



Access to Imaging Covered 100%! Medmo will find imaging centers to determine the best match for you. Simply show up for your appointment and Medmo will have a copy of the results available for both you and your physician.

**MV Plans Only*

Cost Saving Combinations



Deductible MV + Hospital Indemnity

➤ Example: Essential MV + National Select

Pair the \$2,500 Deductible MV plan with one of our hospital indemnity plans. Offset the cost of your deductible with a direct reimbursement for a trip to the hospital.

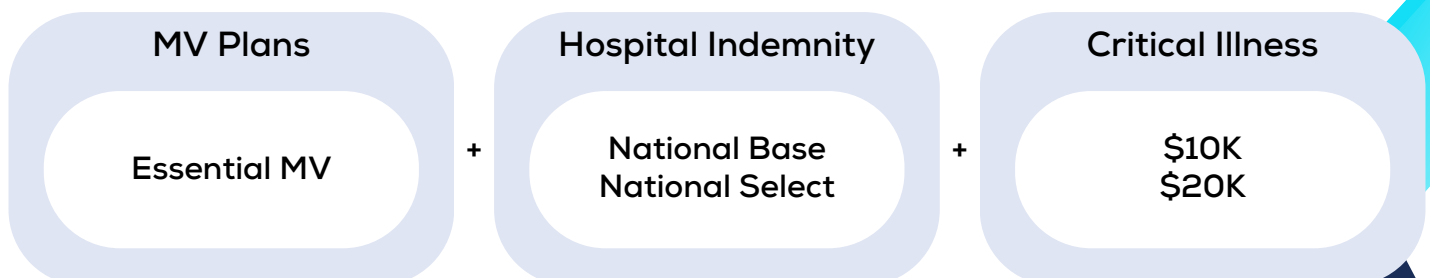
Scenario: John is admitted to the hospital for chest pains and has already reached his deductible of \$2,500 on previous medical services. He would now only owe the \$500 inpatient hospitalization copay. The remainder of the hospital bills would be covered by the plan. John can then file a claim and receive a direct reimbursement through his National Select Hospital Indemnity Plan. He files for the admission benefit and 2 days of confinement benefits for each night he stayed over.

Cost Type	Amount
Deductible	\$2,500
Inpatient Copay	\$500
Hospital Admission Reimbursement	-\$2,500
Confinement Reimbursement (2 Days)	-\$400
Total Out of Pocket Cost	-\$100

Result: By adding the hospital indemnity plan to his MV plan, John has paid off his deductible, copay and still has \$100 leftover!

Combination Options

Combine one plan from each category for the most cost saving solutions.



Telemedicine



➤ Commonly Treated

Allergies
Arthritic Pain
Bronchitis
Cold/Flu
Conjunctivitis
Diarrhea
Ear Infections
Headache
Gastroenteritis
Insect Bites
Sprains/Strains
Respiratory Infections
Sinus Infections
Upset Stomach
Urinary Tract Infections

➤ The Telemedicine Solution

Our telemedicine benefit provides you and your family access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000*. With this benefit, there is no cost to you or your family for a consultation.

Discount Card



➤ Discounted Services

Simply register your account, and review all the ways to save!! Instructions, provider lookups, and more are right at your finger tips. Once you make your appointment, present your card and receive discounts at the time of service.

Dental

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.

Vision

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.

Hearing Aids

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

Lab Services

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

MRI & Imaging

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.

Vitamins

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.

Diabetic Supplies

A full line of diabetes testing supplies are delivered directly to the member's home.

& More...



Master Group Application

Group Information

Client Information

Company Legal Name				Tax ID		Plan Effective Date	
Company DBA				Name on ID Cards (if different than Legal Name)			
Industry Type			Prior Coverage Information (Carrier/Plan Type)				
Address					Suite#		
City		State	Zip		Phone		
ID Card Distribution (Mailed Location)		Waiting Period			Payroll Cycle		
To Employee		To Employer		0 Days	30 Days	60 Days	W(48) W(52) BW(26) SM(24) M(12)
Employee Counts	Total # of Employees:		# of FT EE's		# of PT EE's		# of COBRA Members
							# of EE's Enrolling

COBRA Information

COBRA Required? ⓘ		COBRA Administration		If Other	Cobra Business Name	Contact Name	Email
Yes	No	Our TPA	Other				

Authorized Group Contacts

Contract Signer: Who will receive the contracts to sign
Billing Contact: Who should we reach out to if there are billing issues
Eligibility: Check if this person is authorized to sent eligibility/enrollment changes to Beni
Billing: Check if this person should receive invoices in addition to the Billing Contact

Type	Name	Title	Email	Eligibility	Billing
Contract Signer:					
Billing Contact:					
Contact 3:					
Contact 4:					

Broker of Record/Serviceing Agent

The Broker/Agent representing your group and who will be included in all communications regarding your account.

Type	Name	Agency	Email	Title
Broker of Record*:				
Serviceing Agent*:				
Additional Contact:				



Master Group Application

Plan Selections

Plan Selections

MEDICAL PLANS (Max of 5 Plans)

*These MV Plan rates are specific to groups in NY, CT, or CA.

Check off which plans you will be offering your employees. If the plan is not checked, it will not be added to your policy and will not be available as an enrollment option.

MV Plan Options – NY,CT,CA	EE:	ES:	EC:	FAM:	Employer Contribution
Essential MV	\$428	\$864	\$813	\$1,095	
Premium MV	\$549	\$999	\$900	\$1,352	
Max MV	\$703	\$1,365	\$1,201	\$1,877	
Essential MV + Protection Plus	\$483	\$977	\$909	\$1,231	
MEC Plan Options	EE:	ES:	EC:	FAM:	Employer Contribution
WellCare MEC	\$49	\$89	\$89	\$119	
KeyCare MEC	\$80	\$160	\$160	\$240	
VitalCare MEC	\$139	\$260	\$260	\$375	
VitalCare MEC + National Base	\$172	\$325	\$312	\$460	
VitalCare MEC + National Select	\$189	\$379	\$354	\$526	

ANCILLARY PLANS

Ancillary Options	EE:	ES:	EC:	FAM:	Employer Contribution
Preventive Dental	\$22	\$42	\$39	\$65	
Comprehensive Dental	\$49	\$98	\$93	\$150	
Vision	\$10	\$20	\$21	\$35	
National Base (Hospital Indemnity)	\$35	\$76	\$55	\$95	
National Select (Hospital Indemnity)	\$59	\$124	\$96	\$155	
Critical Illness \$10,000	\$16	\$32	\$32	\$36	
Critical Illness \$20,000	\$32	\$64	\$64	\$72	

Client Acknowledgement	Initial
<p>Minimums: I acknowledge the minimum participation guidelines and understand my account may not be accepted if I do not meet the minimums. MV Plans: 5 Primary Enrollments MEC: 10 Primary Enrollments (can include MV lives) Dental and Vision: 5 Primary Enrollments Each. If I fall below these minimums over the course of the policy, I understand I will be charged a "ghost life" fee for each member below the min.</p>	
<p>Ghost Life Fees: MV or MV&MEC: \$100 for every MV member below 5 enrolled. MEC Only: \$49 for every MEC member below 10 enrolled.</p>	
<p>Eligibility: I understand enrollments can only be processed on the 1st of the month and terminations can only be processed on the last day of the month.</p>	
<p>Plan Changes: I understand Employees may change their benefit plan and/or coverage tier during the annual renewal period or when experiencing a qualified life event that permits changes under a Special Enrollment Period. Changes cannot be made at any other time during the plan year.</p>	
<p>Retroactive Adjustments: I understand there is a limit of "60 days within the last day of the month" to process retroactive adjustments like terminations and enrollments. <i>Example:</i> The latest an enrollment for 1/1 can be submitted is 2/28. The latest a 12/31 termination can be submitted is 2/28.</p>	
<p>Billing & Employee Contributions: I acknowledge that the full monthly premium will be drafted from the bank account(s) on file. Any employee contributions collected through payroll deductions are the sole responsibility of the employer to manage internally. Beni Solutions does not administer or process funds collected from employees.</p>	

Signature			
Authorized Group Signer (Name)	Signature	Title	Date
_____	_____	_____	_____



ACH Authorization Agreement

Required

Beni Solutions requires an ACH transaction to withdraw the monthly premium payment for your group's health insurance policy. *Please make certain that the funds are available by the Due Date to avoid interruption of service.*

Client Account

Client Legal Name:	Effective Date:
--------------------	-----------------

Billing Details

Invoice:	Invoice is generated and sent out by the 25 th of month prior to due date.
Billing Period:	The next month following the Invoice Date (e.g., Invoice generated on October 25 th will be for the November billing period).
Due Date:	The 1 st business day of each month (adjusted if necessary for holidays). This is when funds will be drafted.
Requirements:	Beni Solutions requires: <ul style="list-style-type: none"> Groups to maintain a minimum participation level of five (5) employees. Ghost Life fee applies if below minimum. Groups to provide written notification to voluntarily terminate their policy, effective thirty (30) days prior to termination date. Failure to pay premiums on a timely basis will result in termination of the group policy. Claims that processed without premium payment remitted will be at the responsibility of the Employer.
Adjustments:	Retroactive adjustments will be applied for thirty (30) days only. Premiums are NOT pro-rated. No refunds and/or partial refunds are issued. Client should pay as billed. Any reconciliation will be reflected on the next month's bill.
ACH Returns:	Should your draft be returned for any reasons, an email notification will be sent to ensure payment issue is corrected. If ACH is returned a second time \$100 fee will be added to the following invoice to recover fees incurred to Beni Solutions.
ACH ID's:	Banks often block unknown ACH IDs by default as a fraud-prevention measure. To ensure payments are not rejected, please add/whitelist ALL of Beni Solutions' ACH ID's to your bank account. ACH ID #1: 2204895317 ACH ID #2: 1204895317 ACH ID #3: 3204895317 ACH ID #4: 4204895317 ACH ID #5: 8204895317 ACH ID #6: 1082689000

ACH Authorization Agreement

I hereby authorize **Beni Solutions** to initiate monetary withdrawals from my account at the financial institution named above for the limited purposes of payment of amounts due for participation in the Beni Solutions Program.

Further, I agree not to hold **Beni Solutions** responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me or by my financial institution.

This agreement will remain in effect until **Beni Solutions** receives written cancellation from me or my financial institution.

Invoicing Set Up Options | Subgroups

1. My account **does NOT** have subgroups: If so, proceed to bank account details section. No action needed.

2. My account **DOES** have subgroups:

- If so, complete Subgroup Invoice Options →
- Ensure subgroup column is filled out on enrollment census
- If *Subgroup Invoice Option B*: Complete this form for **each** subgroup. 4 Subgroups = 4 ACH Forms.

Subgroup Invoice Options (if Option 2)

- A. One** group invoice and one bank account drafted with subgroups listed next to member name
- B. Multiple** invoices and bank accounts drafted: One per subgroup

Bank Account Details

Subgroup Name(if Option B):	Account Type:	<input checked="" type="checkbox"/> Checking
Name on Account:	Billing Contact:	
Bank Name:	Phone Number:	
Routing Number:	Email Address:	
Account Number:	Email Address 2:	

Signature

Authorized Group Signer (Name)	Signature	Title	Date
_____	_____	_____	_____