



## **Builders Exchange (BEX) Benefit Plan MEWA Rules of Engagement**

Rev. January 2023

### **Overview**

This document reflects “Rules of Engagement” when MMO Sales and Retention teams or a qualified broker are pursuing a business entity that wishes to consider enrolling in BEX Benefit Plan.

### **Availability**

1. Expanded distribution outside of The BEX Benefit Agency for a 1/1/23 effective date
2. Focus on prospective new business
3. Any companies engaged in a business related to the construction industry. General Contractors, Subcontractors, and suppliers

### **Eligibility**

1. Available to group sizes 1-50
2. Eligibility is based on total employees (part-time and full-time), consistent with MMO market segment guidelines which follow ACA definitions
3. Domestic Partners are eligible
4. Retirees are not eligible for coverage
5. Number of Hours required for benefit eligibility is between 20-30 hours per week
  - a. Employer may choose the number of hours
6. The BEX Benefit Plan is a non-plan MEWA, COBRA rules apply based on each group’s size
7. Working-aged Medicare recipients may submit Small Employer Medicare Exception forms for Medicare to become primary for those groups under 20
  - a. BEX has their own SEE form
  - b. Forms should be sent to Medical Mutual
  - c. The BEX SEE form can be found at: [Broker Link Builders Exchange of Ohio \(bxohio.com\)](https://www.bxohio.com)
8. Existing Medical Mutual businesses who wish to move into the BEX Benefit Plan must be approved by Medical Mutual with Agent of Record Letter and MHQs
9. BEX requires an active membership in order to access the health plan

## **Benefits**

1. Standard plans are available for groups with 1-50 total employees
2. Dental, vision and life plans are available as well
  - a. These benefits are fully-insured
3. Dental and/or vision only groups are not permitted
4. Nurseline, Telemedicine, Chronic Condition Management and Medical Mutual Basics Wellness are included
5. COBRA Services will be provided by Medical Mutual
6. HSA Administration is not available through Medical Mutual
7. Groups may offer any two Medical Plans plus one HSA
8. Rx
  - a. Formulary: Basic Plus
  - b. Network: National Plus

## **Quoting**

1. Small groups must submit MHQs via FormFire
2. Underwriting is performed by Medical Mutual
3. Any agent who has completed MMO BEX MEWA training can quote
4. Brokers must have an Agent of Record to obtain rates
5. Rates and benefits are available via Medical Mutual's QRS Quoting system.

## **Rates**

1. Rates have an 8-tier contract type structure.
2. All groups renew annually on January 1 regardless of effective date
  - a. SG cannot get rates longer than 12 months

## **Billing**

1. Monthly invoices for funding rates are provided by Medical Mutual
2. Employee-level enrollment changes should be sent to [memapps@medmutual.com](mailto:memapps@medmutual.com) processing
3. EFT is required for the payment of monthly funding rates
  - o The EFT form can be found at [Broker Link Builders Exchange of Ohio \(bxohio.com\)](http://Broker Link Builders Exchange of Ohio (bxohio.com))
4. Group-level changes (such as renewal benefit changes) should be sent to [changerequests@medmutual.com](mailto:changerequests@medmutual.com)

## **New Business Commissions**

1. Small Group 2-50 commission \$61 PEPM and standard volume bonus and override does not apply

All questions can be directed to your Medical Mutual Sales or Service Representative