

IECA Group Health FAQs

1. What type of plans are these?

The plans provided by National General Benefits Solutions are Level Premium Self-Funded Group Health Plans and are designed for groups of 2 to 50 employees. The plans do have stop-loss coverage and are not insurance plans. The stop-loss coverage is included in the premiums quoted and you are not required to fund anything above the quoted premiums.

2. How do I get a quote?

Go to the website: www.IECAMemberbenefits.com. Click on the Group Health tab and complete the census template. Upload the template or send it to: Clay@RISC.biz. You may also call Broker Source at 913-333-3381 and they can assist you with the quoting process.

3. Is getting a quote free and without obligation?

There is no fee or cost in obtaining a quote.

4. Is there medical underwriting?

Medical underwriting is required for each person in the group health plan. Once you receive the initial quotes and decide to move forward, Broker Source will provide you with employee applications/health questions to complete. Broker Source and National General Benefits Solutions will expedite the underwriting process for you.

5. How long does the medical underwriting process take?

The medical underwriting process typically takes 48 hours or less to get final rates.

6. Is medical underwriting kept confidential?

All medical information is kept confidential and is not released to anyone—except the carrier.

7. Presumably the medical underwriting requirement means that some individuals with pre-existing conditions of significance might be declined coverage. Is that right?

Each employee—and their dependents—will need to complete an application and health questionnaire. Underwriting is on a group basis, not individual. After underwriting, which generally takes 48 hours or less, a group will receive their final rates.

8. What medical network is used?

The network used for the IECA Group Health Plan is Aetna Signature Administrators ® PPO medical network.

9. Can I choose a PPO network other than AETNA?

Yes. Other networks are available for the group plans. The network chosen must be used by all others covered on the plan.

10. How do I see if my doctor is in the network?

You can check to see if your doctor is in the network by using the FIND YOUR DOCTOR tile on the Ryan Insurance Strategy Consultants IECA Group Health Plan web page.

11. Can plan benefits be altered?

Benefits from the quoted plans can be altered. Please call Broker Source at 913-333-3381 to discuss plan options and indicate that John E. Ryan is the agent.

12. Are HSA compatible plans provided?

HSA compatible plans can be provided. You must first submit applications and medical questionnaires to receive final rates. At that time, you would talk with a Broker Source consultant about available H.S.A. options and to receive compatible plans and rates.

Please call Broker Source at 913-333-3381 to request quotes for plans with this option.

13. Are the plans offered in all states?

The IECA Group Health Plan is a Level Premium Self-Funded Health Plan and is governed by individual state laws and regulations. The plans are available in all states except: New York, Delaware, North Carolina, Hawaii, Montana, New Hampshire and District of Columbia. Currently, there are regulations that prohibit us from offering the plan to members in these states. We recognize this is not ideal and IECA, in conjunction with Ryan Insurance Strategy Consultants, will be working in the coming months to explore health plan solutions for all members in all states. Once we have enough enrollment obtained with members in eligible states, we will have an opportunity to go back to the states where there are regulations in place to determine if we can make the plan available in these currently excluded areas.

14. Will a plan be available in the future that covers all states and members?

That is the goal. We must first build-up a credible block of claims experience to provide carriers in the future to quote fully-insured plans in all states. The more groups we can enroll in the Level Premium Self-Funded Health Plans, the more leverage we will have in the future with carriers.

15. Do I have to be a member of IECA to purchase the coverage?

You must be an active IECA member to purchase the group coverage for you and your staff. Your staff do not need to be IECA members.

16. Does the IECA member/business owner have to be enrolled in the plan in order to offer it to his/her employees?

The IECA member/business owner does not have to be enrolled in the plan. He or she can opt out of the plan, but the plan does require the minimum number of enrolled participants, (employees + dependents) to meet the requirements of the State where the policy will be issued.

17. Can my employees, and dependents located in other states, be covered by the plan?

Employees and dependents located in other states from where the policy is issued, can be covered on the same plan.

18. Can family members qualify as employees?

Family members do not qualify as employees. Dependents (spouses and children) do count in the minimum enrollment requirements of each state.

19. Does a member and spouse working full-time meet the requirements of two employees?

The carrier does not consider a member and spouse as two employees, but rather as one. An additional employee would be required.

20. What if I am a sole proprietor with no employees?

You should call Broker Source and discuss what options are available to you in the state you reside.

Please call (913) 333-3380 and indicate John E. Ryan as the agent.

21. What portion, if any, does the employer have to pay of the premiums?

The employer, at a minimum, is responsible for 50% of the EE portion of the premium.

22. Does the plan renew each year?

You will receive a renewal letter prior to your policy anniversary each year.

23. You've mentioned that premiums are level. I would assume that's only for the current year, and renewal premiums might be different depending on the group's experience. Is that right?

Final rates and premiums are consistent for the policy year and will not go up or down during that period. You will receive a renewal letter prior to your renewal date based on your claims experience and any changes in the demographics of your group.

24. If you have extensive claim history in the first year, does the premium increase substantially in the second year or would groups previously accepted only experience a typical rate increase?

Renewal letters are sent prior to the renewal date. Renewal rates are based on the group claims experience and changes to the demographics of the group.

25. What is the difference between a fully-insured national plan and a self-funded level premium plan?

A fully-insured national health plan would be subject to Federal Laws (ACA) and required to accept all members who apply. A level premium self-funded plan is subject to State laws, has a stop-loss component to the premiums, and requires medical underwriting.

26. What is the National General Benefits Solutions?

National General Benefit Solutions has a A- (Excellent) rating from AM Best and helps employers' lower costs while providing quality benefits to their employees. Their focus is on providing small- and midsized employers with benefits options previously only available to large employers. They are a publicly traded company with approximately \$4.6 billion in annual revenue.

For additional information on National General Benefits Solutions, you can visit their website at www.ngicbenefits.com.

27. Who is Broker Source?

Ryan Insurance Strategy Consultants has selected Broker Source to assist IECA members with this exclusive offer for Group Health Plans. Broker Source will provide year-round service to you and your staff and will handle your group enrollment, administration and the renewal process for you. They are there to help you with your IECA Group Health Plan needs.

28. Are other products available?

Other products available to you as members of IECA are as follows:

- a. Short-term Medical Plans
- b. Dental and Vision plans
- c. Critical Illness and Accident Plans
- d. Senior Products (Medicare supplement and Advantage Plans)

29. Who do I contact for more information?

You can contact Broker Source at 913-333-3381 for quotes, questions and enrollment assistance for all member-exclusive IECA health plans, short-term medical, dental and vision, and senior products. You can also email Clay Kretsinger at Ryan Insurance Strategy Consultants at Clay@risc.biz.