



# MBI Plus

## Frequently Asked Questions

### **Do I have to be a member of MBI to be eligible for MBI Plus?**

Yes. Subject to MBI eligibility requirements, MBI Plus will be available to all MBI members, Construction Update Network members and their families.

### **What other eligibility requirements are there to be eligible for MBI Plus?**

MBI Plus has eligibility requirements in place to ensure the long-term sustainability, predictability and success of the program. Participants in MBI Plus must commit to being enrolled in the program for a minimum of 2 years and employ at least 5 full time employees. A prohibition of 5 years from re-enrolling in MBI Plus and a financial penalty are associated with leaving the plan early.

### **How does MBI Plus complement my employee retention strategy?**

Company-sponsored benefits are valuable when it comes to employee retention. The advent of MBI Plus creates another means by which members can be competitive in not only attracting workers, but also retaining their existing workforce.

### **Can my insurance broker price and quote MBI Plus for my company?**

While we have partnered with North Risk-Bearance to help us develop MBI Plus, there will be some opportunities for other agents to access MBI Plus through North Risk-Bearance. North Risk-Bearance will assist the review effort.

### **When will pricing and plan design become available?**

We are currently working with our partners to have pricing and design available as soon as possible. However, we have no confirmed date as of this FAQ's publication.

### **Can only a portion of my employees be signed up through MBI Plus, while the remainder stay with our current coverage?**

No. Due to federal and state rules governing Association Health Plans (AHPs), this is a group plan that would replace your current medical plan offering.

**Who is the health care coverage carrier for MBI Plus?**

Wellmark Blue Cross Blue Shield (BCBS)

**Are there other ancillary coverages that will be available under MBI Plus?**

Yes. Through a variety of other carriers, your firm can take advantage of a wide array of coverages including dental, vision, life, short term/long term disability, voluntary plans and accident and critical illness plans.

**Will MBI Plus be available by January 1, 2019?**

No. We are awaiting a plan design and pricing model.

**How do I express my interest in MBI Plus?**

Please email Laurie Delmott at [ldelmott@mbionline.com](mailto:ldelmott@mbionline.com). Laurie will provide each interested firm with a 1 page questionnaire about your company, current coverage and number of employees so that we can remain in close contact with you through the development of MBI Plus.

**Is pricing going to be based on the number of participants or going to be set prior to commitment to MBI Plus?**

The initial pricing will be set for each company based on the company's demographics and other rating factors. Over time, experience of MBI Plus will factor into future rate calculations.

**What is the role/expectation of HR support at the employer level?**

Similar to your current role/expectation. However, MBI Plus will include an offering through the electronic enrollment platform called Eascentral and Wellmark BCBS's electronic eligibility processes that are currently only available to large groups.

**Who will be my best point of contact for administering MBI Plus?**

This will be handled through North Risk-Bearance, as well as Wellmark BCBS.

**If I've already signed a renewal for 2019, can I switch to the MBI Plus plan mid-year?**

Yes. You may switch to the MBI Plus program at any time once it is made available. Your current medical insurance plan will dictate the option to exit at any time. We would caution to make sure there is confirmed coverage in place prior to terminating any plan.

(All information on this FAQ is current as of Dec. 10, 2018. We will update information in a timely fashion as we have it.)