



Business Workers of America

Understanding the benefits of **BWA Membership**



What is an Association?

- Organizations serving **collective member interests**
- Provides access to various **services**
- Focuses on **health insurance plans**
- Leverages **collective purchasing power**
- Negotiates better **terms** and **coverage**



How Associations Work

- Acts as **intermediary** between providers and members
- Negotiates **group rates** and **terms**
- Manages **enrollment process**
- Provides ongoing **member support**
- Coordinates **benefit offerings**



About BWA

- Not-for-profit member association since 2006
- Dedicated to improving **workers' lives**
- Enhances **standard of living**
- Provides access to **savings**
- Influences **federal and state** legislation
- Benefits **American workforce**



BWA & Plan Relationship

- Working membership required
- Must join BWA Group
- Eligibility for plan benefits
- Access to BWA Membership benefits
- Comprehensive health benefits available



MBR Benefits

- **Most Important Benefit** for new members
- Insurance and **non-insurance** benefit support
- **Claim filing** assistance
- **Bill reduction** coordination
- **\$25 pre-pay** for urgent care/primary care
- **\$50 pre-pay** for specialist visits
- **Advocacy** and **negotiating** services



Healthcare Services

Telemedicine

- **24/7** physician consultations
- **Prescription services**
- **No consult fees** or co-pays

Health Advocate

- **Provider location assistance**
- **Claims resolution support**
- **Medical treatment** guidance
- **24/7** nurse hotline

Lab Testing

- **DirectLabs** discounted services
- **No doctor's visit** required
- Includes **blood testing** orders

Additional Member Benefits

Online Health Manager

- Physician reviewed materials
- Health assessment tools
- Weekly health tips

Travel Benefits

- Hotel discounts
- Resort access
- Condominium savings

Professional Development

- Online courses
- Webinars
- Career advancement workshops

Thank You!

Continue to be great!

