


# Business Workers of America Association Review

Understanding the details and benefits of the **Business Workers of America Association**

# Business Workers of America Association Overview

- Founded in 2001 as a not-for-profit member association
  - **Healthcare and Supplemental Benefits** for members
  - **Wellness Programs** to improve family health
  - **Educational Support** through scholarships and grants
  - **Legislative Advocacy** for better lifestyle and lower healthcare costs
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# Key Features and Benefits

**Healthcare Benefits**

**Educational Support**

**Legislative Advocacy**

**Wellness Programs** (varies by plan)

**Prescription Savings** through [HealthWarehouse.com](https://HealthWarehouse.com)



HealthWarehouse Logo

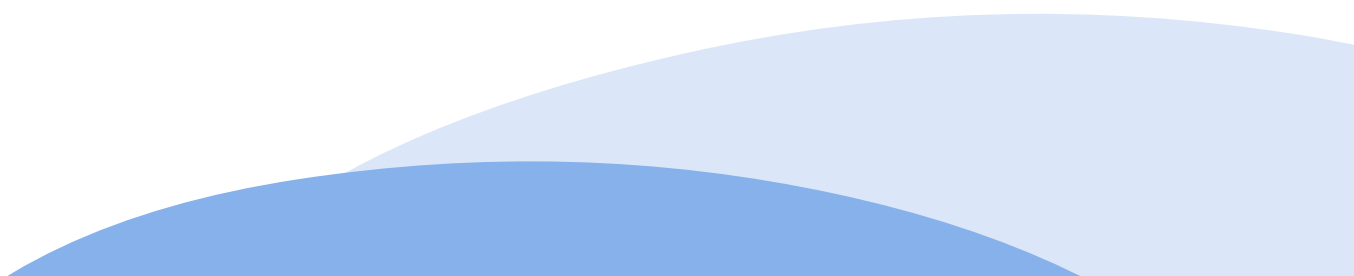
# Cost Management Tools

**Medical Bill Repricer** (MBR)


**Reference-Based Pricing** System

**Direct Bill Negotiation** Support

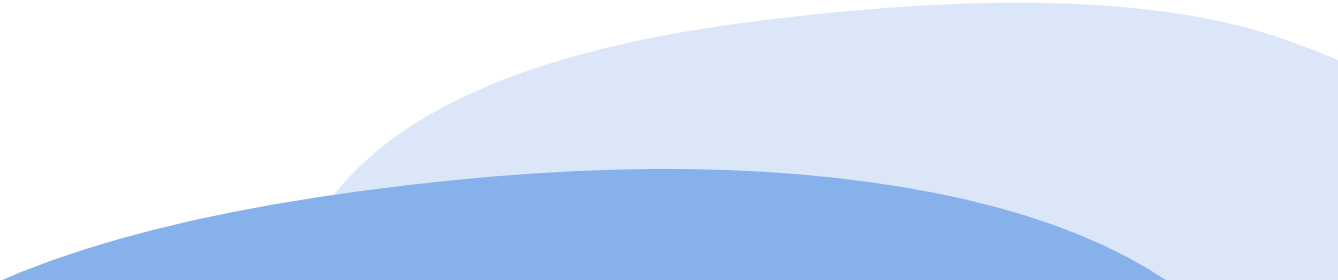
# How Medical Bill Repricer Works

1. Enroll through **BWA**
  2. Present MBR card at provider
  3. Pre-pay \$25 for primary care, \$50 for specialists
  4. Receive Explanation of Benefits (**EOB**)
  5. Final bill matches EOB
  6. **Insurance may cover remaining balance**
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# Preventive Care and Wellness

- **Wellness Programs** Services
  - **Educational Seminars** Programs
  - **DirectLabs** provides lab services
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# Telehealth Services

- **24/7 Nurse Hotline**
  - **Online Health Manager**
  - **Telemedicine Consultations** available
  - **Remote Access** to care
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# Advocacy and Support Services

- **White Glove** healthcare advocacy
  - **Managed Care** assistance
  - **Financial Counseling** options
  - **Legal Plan** support
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# Plan 2 (1/2)

## Hospital Benefits

- \$750 per day admission
- \$200 per day confinement
- \$1,500 per day ICU admission
- \$350 per day ICU confinement

## Surgery Benefits

- \$500 per day inpatient
- \$300 per day outpatient

## Outpatient Benefits

- \$200 per day ER visits
- \$50 per day urgent care
- \$50 per day physician visits



# Plan 2 (2/2)

## Therapy Benefits

- \$15 per day for therapy

## Additional Riders

- Portability Option included
- No Occupational Exclusion



# Plan 3 (1/2)

## Hospital Benefits

- \$1,000 per day admission
- \$300 per day confinement
- \$2,000 per day ICU admission
- \$500 per day ICU confinement

## Surgery Benefits

- \$500 per day inpatient
- \$300 per day outpatient

## Outpatient Benefits

- \$300 per day ER visits
- \$50 per day urgent care
- \$50 per day physician visits



# Plan 3 (2/2)

## Therapy Benefits

- \$15 per day for therapy

## Additional Riders

- Portability Option included
- No Occupational Exclusion



# Plan 4 (1/2)

## Hospital Benefits

- \$2,000 per day admission
- \$500 per day confinement
- \$2,000 per day ICU admission
- \$500 per day ICU confinement

## Surgery Benefits

- \$750 per day inpatient
- \$400 per day outpatient

## Outpatient Benefits

- \$500 per day ER visits
- \$75 per day urgent care
- \$75 per day physician visits



# Plan 4 (2/2)

## Therapy Benefits

- \$75 per day for therapy

## Additional Riders

- Portability Option included
- No Occupational Exclusion



# Comparing the Plans

Feature	Plan 2	Plan 3	Plan 4
Hospital Admission	\$750/day	\$1,000/day	\$2,000/day
Hospital Confinement	\$200/day	\$300/day	\$500/day
ICU Admission	\$1,500/day	\$2,000/day	\$2,000/day
ICU Confinement	\$350/day	\$500/day	\$500/day
Surgery Inpatient	\$500/day	\$500/day	\$750/day

# Definitions and Limitations

## Hospital Benefits

- Limited to specific days
- Excludes certain conditions
- Requires network providers

## Surgery Benefits

- Limited to specific procedures
- Excludes cosmetic surgeries

## Outpatient Benefits

- Limited to specific visits
- Excludes certain treatments


## Therapy Benefits

- Limited to specific therapies
- Excludes experimental treatments





# Key Takeaways and Reminders

- **Comprehensive Benefits** for members
  - **Educational Support** included
  - **Advocacy Services** benefits
  - **Network Provider** required
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# Thank You!

Continue to be great!

