

BWA Americare Membership Overview

Understanding the details and benefits of the BWA Americare Membership Package

BWA Americare Membership Package Overview

- Benefits through BWA Americare
- Healthcare & Wellness for various situations
- Educational Support and legislative representation
- Advocacy Services through dynamic offerings
- Family Coverage support

Key Features and Benefits

Healthcare Programs

Wellness Initiatives

Educational Support

Legislative Advocacy (varies by occupation)

Additional Benefit through BWA Americare



Cost Management Tools

Medical Bill Repricer (MBR)

PPO Network System

Direct Bill Negotiation Support

How Medical Bill Repricer Works

- 1. Enroll through **BWA Americare**
- 2. Submit bills for review
- 3. Discounts applied
- 4. Receive Repriced Bill (MBR)
- 5. Confirm payment
- 6. Cost Savings achieved

Plan 2 Benefits (1/2)

Hospital Benefits

Admission: \$750/day, max 1 day

Confinement: \$200/day, max 30 days

ICU Admission: \$1,500/day, max 1 day

■ ICU Benefit: \$350/day, max 30 days

Surgical Benefits

■ Inpatient: \$500/day, max 1 day

Outpatient: \$300/day, max 1 day

Anesthesia: \$125/day

Plan 2 Benefits (2/2)

Outpatient Treatment

■ ER: \$200/day, max 2 days

Urgent Care: \$50/day, max 3 days

Physician Visits: \$50/day, max 3 days

■ Therapy: \$15/day, max 5 days

Additional Coverage

Portability Option: Included

Pregnancy Coverage: Included

Mental Health Treatment: Not Included

Plan 3 Benefits (1/2)

Hospital Benefits

Admission: \$1,000/day, max 1 day

Confinement: \$300/day, max 30 days

ICU Admission: \$2,000/day, max 1 day

■ ICU Benefit: \$500/day, max 30 days

Surgical Benefits

■ Inpatient: \$500/day, max 1 day

Outpatient: \$300/day, max 1 day

Anesthesia: \$125/day

Plan 3 Benefits (2/2)

Outpatient Treatment

■ ER: \$300/day, max 2 days

Urgent Care: \$50/day, max 3 days

Physician Visits: \$50/day, max 3 days

■ Therapy: \$15/day, max 5 days

Additional Coverage

- Portability Option: Included
- Pregnancy Coverage: Included
- Mental Health Treatment: Included

Plan 4 Benefits (1/2)

Hospital Benefits

Admission: \$2,000/day, max 1 day

Confinement: \$500/day, max 30 days

■ ICU Admission: \$2,000/day, max 1 day

■ ICU Benefit: \$500/day, max 30 days

Surgical Benefits

■ Inpatient: \$750/day, max 1 day

Outpatient: \$400/day, max 1 day

Anesthesia: \$300/day

Plan 4 Benefits (2/2)

Outpatient Treatment

■ ER: \$500/day, max 2 days

Urgent Care: \$75/day, max 5 days

Physician Visits: \$75/day, max 5 days

■ Therapy: \$75/day, max 5 days

Diagnostic & Ambulance

Minor Diagnostic: \$100/day

Major Diagnostic: \$500/day

Ground Ambulance: \$500/day

■ Air Ambulance: \$1,000/day

Additional Coverage

Portability Option: Included

Pregnancy Coverage: Included

Mental Health Treatment: Not Included

Comparing the Plans

| Benefit | Plan 2 | Plan 3 | Plan 4 |
|----------------------|-----------|-----------|-----------|
| Hospital Admission | \$750 | \$1,000 | \$2,000 |
| Hospital Confinement | \$200/day | \$300/day | \$500/day |
| ICU Admission | \$1,500 | \$2,000 | \$2,000 |
| ER Coverage | \$200/day | \$300/day | \$500/day |
| Mental Health | No | Yes | No |

Key Takeaways

- Plan 2: Basic option with lowest benefits
- Plan 3: Mid-tier with mental health coverage
- Plan 4: Premium with highest benefits
- Choose based on needs

Thank You!

Continue to be great!

