




Basic Core








Insurance underwritten by:
American Public Life Insurance Company

A+ (Superior) *AM Best Rating



Basic Core Indemnity Insurance	BASIC CORE MANAGED CARE	BASIC CORE-PLUS MANAGED CARE
Pre-Existing Condition Period	<i>No Waiting Period</i>	<i>No Waiting Period</i>
Pre-Existing Condition Exclusion Period	<i>No Exclusion Period</i>	<i>No Exclusion Period</i>
Pregnancy Coverage	<i>Pregnancy Not Covered</i>	<i>Pregnancy Not Covered</i>
HOSPITAL ADMISSION	\$500 per day max of 1 day(s)	\$500 per day max of 1 day(s)
HOSPITAL DAILY CONFINEMENT	\$100 per day max of 10 day(s)	\$100 per day max of 10 day(s)
EMERGENCY ROOM	\$ 50 per day max of 1 day(s)	\$ 50 per day max of 1 day(s)
URGENT CARE	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
PHYSICIAN OFFICE VISITS	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
Additional Benefits	Basic Core	Basic Core – Plus
 FREE Prescription Club	<i>Discount Rx Card</i>	Free Generic Medications \$0 Copay
NO COST TELEMEDICINE - Virtual Doctor Visits	<i>Not Available</i>	Unlimited Visits - 24-Hours a Day \$0 Copay

	MEDICAL BILL <i>REPRICER</i> SERVICES
 <p>Doctor or Specialist Office Visit</p> <p>\$25 Prepay Feature Choose Your Doctor</p>	<p>Members Can Choose Any Doctor</p> <p>Primary Care Doctor Office Visit \$25 prepay</p> <p>Specialist Office Visit \$50 prepay</p>
 <p>  MANAGED CARE Reference Base Pricing </p>	<p>MRBP -Managed Care Reference Based Pricing is a system of paying providers between 150% to 200% of “Medicare Allowable Rates” Rates paid for doctor office visits or hospital, emergency room, urgent care, or surgery is generally lower than PPO Network negotiated rates.</p>
 <p>Advocacy <i>Concierge Service</i></p>	<p>Medical Professionals assist members with understanding how to utilize their benefits, find providers and book appointments with providers, file claims, and negotiate with providers. When there is a balance due to a provider, Advocacy will negotiate to lower or eliminate members out-of-pocket cost</p>

Medical Bill *Repricer* A Managed Care Solution!

MEDICAL BILL *Repricer* is one of the most important member benefits offered in the Managed Care Benefit Package. Why? Because, It is always difficult for an individual to navigate the health care system. A typical medical bill from a three night stay in the hospital might include provider bills for the emergency room, hospital room, supplies and services, Intensive Care, surgical fees, testing, plus doctors and specialists. All these different billings could be a result of one hospital stay. What is the correct amount that the provider should bill? How much of the bills does my insurance benefits cover? What Kind of deductible or out-of-pocket costs will I be responsible for?



MANAGED CARE “REFERENCE BASED PRICING”: MBR’s support team of medical professionals manage your “total” medical costs by utilizing the newest method of medical cost containment, “Reference Based Pricing”. Reference Based Pricing is a system of paying providers between 150% to 200% of “Medicare Allowable Rates”. Most doctors and/or medical facilities accept this established method of payment, which is commonly used in the Self-Insured marketplace. Over 70% of all employer groups insured in America utilize this “cost containment” method of repricing and lowering the cost of provider bills. Compared to most PPO Networks, this method usually helps reduce provider fees to an even lower rate and out-of-pocket cost to our members.

DOCTOR OFFICE VISIT - \$25 PREPAY

Medical Bill *Repricer*’s professional service also aids members in locating providers and assist in locating providers and/or setting office visit appointments with a primary care doctor or specialist of your choice. **You do not have to go to a network doctor! You can choose to go to any doctor or specialist.** At the time of service, members will pay only a \$25 pre-pay for a Primary Care Doctors office visit or a \$50 pre-pay for a Specialist office visit. After your insurance claim is paid and the Reference Based Pricing System lowers the medical bills, the member will be responsible to pay the remaining balance, if any balance is due.

MEMBER MBR SERVICE DESCRIPTION	BENEFITS IN BOTH PLANS
<p align="center">Medical Bill <i>Repricer</i></p> <p>\$25 pre-pay at Doctor Office Visit or \$50 prepay at Specialist office</p> <p>Pre-Pay Doctor Visit - How to Use?</p> <ol style="list-style-type: none"> 1. MBR will explain benefits to both the member and provider, when necessary. 2. MBR will explain the to members and providers how the Pre-Pay Benefit works and how to submit bills for repricing. 3. MBR will provide support and instruction to the member on filing necessary insurance claims. 4. MBR will provide Referenced Based Repricing for any bill submitted by a Provider. 5. Members pay a Pre-Pay amount when they visit a provider, MBR will contact the member to assist them with filing a claim so that the member’s responsibilities are as little as possible. <p align="center"><i>*Member is responsible for any remaining balance due after all MBR services are completed.</i></p>	<p><i>Included In Both Plans</i></p>
<p>Manage Care Reference Based Pricing – MBR’s support team of medical professionals utilized the newest method of medical cost containment, “Reference Based Pricing.” Reference Based Pricing is a system of paying providers based on 150% - 200% percentage of “Medicare Allowable Rates”. Most doctors will accept this formular as total payment for their services. This allows members to choose their own doctor. Members are not required to go only to a network provider.</p>	<p><i>Included In Both Plans</i></p>
<p>Advocacy Service - Concierge Service will assist members to understand their benefits and how to use them. MBR Advocacy professionals will also help members file their insurance claims and Advocates will negotiate with providers to reduce the balance due on bills after insurance payments. If there is a balance, Advocacy Concierge Service will help members setup payment plans with providers or negotiate to eliminate balance owed entirely.</p>	<p><i>Included In Both Plans</i></p>




Pharmacy Plan

FREE Prescription *Club*

CLUB BENEFITS	BENEFIT DESCRIPTION	BASIC CORE	BASIC CORE
Free ACUTE MEDICATIONS	Short-term immediate need medications purchased from your local Pharmacy.	<i>Discount Rx Only</i>	FREE Medication
Free CHRONIC MEDICATIONS	Maintenance medication that are taken on a regular, reoccurring basis	<i>Discount Rx Only</i>	FREE Medication
Free DIABETIC SUPPLIES	Members receive free starter kit with meter, testing strips, lancing devise, lancets and more.	<i>Discount Rx Only</i>	FREE Medication
Free PHARMACY COACHING	Patient Assistance Program (PAP) for brand name and specialty medication needs, to make these drugs more affordable.	<i>Discount Rx Only</i>	FREE Medication
Free MEMBER PORTAL	24/7 access to personal Member Portal with your account details, ID Card, private medical information	<i>Discount Rx Only</i>	FREE Medication
Lowest Cost Diabetic Insulin	Diabetic Insulin, \$19.88 per vial and pens per box with Club partner WalMart.	<i>Discount Rx Only</i>	FREE Medication
Lower Prices Over-the-Counter Medications	Members can purchase Over-the-Counter medications at lower prices than Pharmacies or Big Box Stores.	<i>Discount Rx Only</i>	FREE Medication

Telemedicine (Virtual Doctor Visits)

TELEMEDICINE	BENEFIT DESCRIPTION	BASIC CORE	BASIC CORE PLUS
 <p>Unlimited Virtual Doctor Visits</p> <p>No-Cost</p>	<p>Members have “unlimited” 24-Hour a day or night, 7 days a week, weekend or holidays</p> <p>Members have ability to set a Consultation or Visit within a few minutes with a doctor. Consultation can be setup by live video, computer, laptop, pad or phone.</p> <p>On a Telemedicine virtual meeting, a doctor can diagnose, order tests, refer to other medical facilities or specialist and write you prescriptions that you need and can be filled immediately at your local pharmacy</p> <p>Doctor Visits cost you ... \$0 Co-Pay per visit</p> <p>Doctors scripts can be filled with your Free Prescription Club ID Card to pay NOTHING for generic medications. (90% of the most popular medications are FREE)</p>	<i>Not Included</i>	Virtual Doctor Visits Included

 SUMMARY MEMBER BENEFIT PACKAGE		BASIC CORE	BASIC CORE PLUS
Description of Association Member Benefit Package		Basic Bundle	OneCard Doctor Bundle
	Medical Bill Repricing \$25 Prepay Doctor Visits	<i>Included</i>	<i>Included</i>
	Reference Based Pricing Reducing Medical Providers Rates	<i>Included</i>	<i>Included</i>
	Advocacy/Concierge Service Personal help in navigating your health plan, filing claims and repricing network reductions	<i>Included</i>	<i>Included</i>
	No Cost Virtual Doctor Visits Unlimited Virtual Doctor Consultations	—	<i>Included</i>
	FREE Prescription Club 90% of Most Commonly Prescribed Medications FREE!	—	<i>included</i>
Prescription Program - Discount prescription card that can be used at over 60,000 pharmacies nationwide and will give members up to 60% discounts on their prescription medications.		<i>included</i>	<i>included</i>
Mail Order Pharmacy Savings of up to 80% on prescription medication, delivered free and to your doorstep.		<i>included</i>	<i>included</i>
Entertainment Package Theme Parks, Movie Tickets, Vacation Packages, Cruise Excursions, Airline Tickets, Car Rental, Ski Lodge, Disney World, Six Flags, Sea World		<i>included</i>	<i>included</i>
Direct Lab Testing Lab testing discounts of up to 80% . Blood tests of urine, hair, for virus, flu, covid, rashes, for disease identification. Starts as low as \$5.00.		—	<i>included</i>
Pyror Learning Business training for communication, Excel, HR, leadership, Project Management, , certification in many professional fields.		—	<i>included</i>
MRI and CT Scans Members save 40% to 75% on usual charges for MRI and CT Scans at thousands of credentialed radiology centers nationwide. Members are referred to a certified radiologist based on condition, preferences and location.		—	<i>included</i>
Diabetic Supplies Members get 60% off average retail prices and free shipping on all packages, and an extra 15% off any single order item.		—	<i>included</i>
Medical Supplies Members who need medical supplies, such as bandages, beds, wheel chairs, walkers, oxygen tanks, etc. can save from 25% to 50% .		—	<i>included</i>
Online Health Manager Health aid diet planning, fitness training , food nutritional guidance, and much more.		—	<i>included</i>
Online Fitness & Nutrition Customized Fitness Program on-line, with personal trainers, progress monitoring, plan guides and nutrition plans.		—	<i>included</i>
	Alternative Wellness 25% or more discounted service fees on Alternative Wellness Medicines and Services, such as: Physical Therapist, Chiropractor, Nutrition Counselor, Massage Therapist, Acupuncturist Herbal Medicine, Yoga Training, Tai Chi Schools	—	<i>included</i>



Basic Core

Business Workers of America

Membership Benefit Package



Insurance underwritten by: American Public Life Insurance Company

A+ (Superior) *AM Best Rating

Wholesale Plan Pricing

MEMBER CLASSIFICATION	BASIC CORE PLAN	BASIC CORE-PLUS PLAN
Member	\$32.78	\$45.22
Member & Spouse	\$49.47	\$61.91
Member & Child(ren)	\$40.75	\$53.19
Family	\$58.18	\$70.62