

PPAI AFFINITY SMALL GROUP HEALTH CARE PROGRAM FAQ

1. **What benefits are available?**

Medical, dental, vision and basic life insurance will be available to employers. Additional voluntary benefits will be included in the future.

2. **When will benefits be available?**

Member groups are able to get quotes and sign up for benefits based upon their current plan year's renewal date. Plans will be effective on the 1st of the month and can be quoted up to 90 days in advance of the effective date. For example, if your current medical plan effective date is June 1, 2020, you can obtain a quote beginning March 3, 2020.

3. **Who is eligible for benefits?**

Full-time employees are eligible for benefits under this program. Full-time is defined by each employer and must be consistent with state law. If you have questions about your state's definition of full-time, please feel free to contact Mercer at **855-698-1570**.

4. **Will the plans be compliant with the Affordable Care Act (ACA)?**

Yes, all of the medical plans offered in each state are ACA-compliant. All plans will have prescription drug, hospital, mental health and substance abuse, preventive care and maternity coverage. What will specifically be covered will vary on the plan(s) selected by the employer.

5. **Do I have to offer all of the plans and/or lines of coverage?**

You may be eligible for a number of medical plans. The number of plans you are able to offer to your employees varies by state, most common is 3-4. For dental and vision plans, you are only permitted to select one plan from each group of plans. Medical is required to be offered in order to offer the dental, vision, and/or life plans.

6. **How will members be able to do a rate/ benefit/ provider network comparison?**

Members are able to obtain quotes, sign up for coverage, view benefits and obtain network provider comparisons via Mercer's online platform or by talking with a licensed Mercer agent by calling 855-698-1570.

7. **What is the Mercer online platform?**

There are two parts to the online platform – one for the employers and one for the employees.

The employer portion is a web-based onboarding process where employers can learn about benefits offered to them, upload or enter a census of the member's employees, request a quote for the benefits the employer wants to offer its employees, view quotes from carriers and select plans to be offered and input employer contributions. Once these steps are completed, the employer's open enrollment site is configured and ready for employees to use.

Once the employer's plan is in place, the technology-based enrollment system provides a streamlined, easy-to-use shopping experience. In addition to clearly explaining the benefits available, the site provides guided shopping tools to help consumers select the most appropriate plans and benefits for their family needs.

8. How do I access the Mercer online platform?

To obtain a quote you will begin by visiting <https://PPAI.mercerhealthplans.com>. There are "obtain a quote" buttons throughout the website that will take you to the quoting platform and process. The employees will receive an email and a link to the employee enrollment platform once it's time for open enrollment.

9. What if the employer or employee have questions during the plan set-up or employee enrollment experience?

Mercer has a customer service staff ready to assist employers with their plan set up and employees with their enrollment experience. The customer service staff assisting employers are licensed insurance agents and can assist with the plan set up process. Customer Service Representatives will be available to assist employees as they go through the online enrollment process and during any mid-year enrollment changes they may have after initial enrollment by either utilizing the chat function or calling **855-698-1569**.

10. Who selects the plans?

The **PPAI** program accesses a preset selection of the United Healthcare® small group filed plans in available states. From that group of preset plans, you will be able to elect which plans you want to offer your employees.

11. How does COBRA work?

All firms participating in the **PPAI** program will qualify for no fee state continuation coverage administration or no fee COBRA administration through United Benefit Services, a subsidiary company of UnitedHealthcare.

12. How long are my rates guaranteed?

When a policy is issued and the firm's benefits go into effect, the rates are guaranteed through their 12-month plan year excluding new employees who will receive new rates upon enrollment.

13. Can employees go online and see if their provider is in the network?

Yes, within Mercer's platform there is a link for member companies and their employees to view provider networks.

14. Is there a minimum total employees needed to participate at the member company?

Yes, there is a minimum participation requirement. In most states, group sizes with a minimum of 5 enrolled employees are able to participate in the **PPAI** program. In Alaska, California, Oklahoma, Oregon, Rhode Island, Texas and Maryland, group sizes with a minimum of 2 enrolled employees are eligible to participate in the program.

15. What happens if an employer falls below the employee-use threshold?

If an employer group falls below the participation threshold, they will continue their coverage until the policy year ends and they will not be allowed to renew on any plans offered by the **PPAI** program.

16. Will HSAs be available?

High deductible health plans with Health Savings Accounts (HSA) may be available to employees. The types of plans available are dependent on the employer's location.

17. Would we have any fiduciary responsibility?

Yes, each employer will sponsor its own group health plan. Therefore, fiduciary responsibility remains with the employer, not **PPAI**. UHC will be the claims administrator for these fully insured plans.

18. The employee can choose from the available programs or the employer chooses one for all employees?

The employer can choose from all of the available health offerings. Their employees will only see the plans that the employer selects to offer.

19. Are there up-front costs for the member employer to participate?

The only up-front costs for the member employer to participate relate to time investment of the employer's staff. **PPAI** has done the heavy lifting to bring this solution to market in partnership with Mercer and UHC. The employer will be responsible for selecting plans and general administration of the plan. Most of the administration can be done on the employer administrative portal or with the assistance of Mercer's licensed benefit counselors. There is a minimum employer contribution to premiums which is most commonly 50% of the employee only premium.

20. I'm an employer with more than 50 employees and I'm interested in getting a quote. How would I go about doing so?

The targeted employer size for this offering is employers with less than 50 employees. Groups with more than 50 employees may be able to obtain quotes through Mercer in their respective markets. They would be individually underwritten and issued a separate large group policy. If the group enters the quoting engine and has more than 50 employees, a sales representative located in their area will contact them to discuss their health care options.

21. I have my own insurance broker; would he/she be able to get a quote from PPAI program?

No, he/she will not have access to the **PPAI** program via another broker.

22. Will PPAI have access to our healthcare data?

PPAI will not have access to any employer's healthcare data.