



## Welcome to Your PMA Association Health Plan

### PMA Association Health Plan FAQ

**Q: Do I have to be a member of Print Media Association to join the PMA AHP Employer Health Plan?**

A: Yes. However, you may obtain a quote without being a member.

**Q: What are the benefits of the PMA AHP Employer Health Plan for my company's health coverage?**

A: Benefits include access to plan designs and pricing exclusively available to members of PMA with an expanded nationwide network.

**Q: Is my business eligible for the PMA AHP?**

A: If you reside in Missouri and your business is a member of Print Media Association with 2-50 full-time eligible employees, then your business is eligible!

**Q: Will premiums be 'Age' rated or 'Composite' rated?**

A: Premiums will be 'Composite' rates with 4-tiers: Employee; Employee/Spouse; Employee/Child[ren]; and Family.

**Q: Who do I contact?**

A: For member enrollment and plan overview, contact the PMA office at 314-962-6780 ext. 211. For benefit and enrollment questions, call our authorized agent or contact your broker.

**Q: Is this a "skinny" plan?**

A: NO, these are NOT "skinny" plans. These are UnitedHealthcare's most popular plans that are offered today to large employers nationwide. Benefits will include:

- Unlimited lifetime max;
- Preventive care covered at 100%;
- \$0 copay telemedicine benefit on most plans (unlimited);
- Personalized weight loss program with one-on-one virtual coaching (included at no cost);
- Quit For Life<sup>®</sup> smoking cessation program with one-on-one coaching (included at no cost);
- Maternity benefits and coverage (all plans);
- Prescription drug coverage (all plans);
- Mental health/substance disorder services coverage (all plans);
- \$0 doctor visit for children (under 19) available on most plans (unlimited);
- National network coverage



**Q: Are retirees able to be covered by the association health plan?**

A: The Employer Participation Agreement requires that employees work a minimum of 30 hours per week in order to be eligible for coverage, which would exclude retirees by definition.

**Q: Will each group get a 5500 form and which 5500 form (full or shortened) since AHP's are classified as Key Accounts?**

A: This will be completed at the AHP level and not at the individual employer group level.

**Q: Will UnitedHealthcare still send out 1095B form to the employees in the AHP?**

A: UnitedHealthcare will automatically do the 1095B in the name of the employer.

**Q: Do we provide deductible credits?**

A: Yes, we will provide upon submission of the prior carrier deductible credit report.

**Q: What are the requirements for the AHP signing the BCA agreement?**

A: The Billing and Collection Agreement will require the UnitedHealthcare account executive, employer group, broker, and the AHP to sign.

**Q: Does COBRA apply to all groups within the AHP?**

A: Yes, all groups will be subject to COBRA due to the AHP being filed as a large employer. General notifications will be sent out automatically to new hires added to the plan. COBRA notifications will be sent out directly to employees once terminated from the medical policy through UnitedHealthcare Benefit Services<sup>SM</sup>.

**Q: Will Medicare be primary or secondary for groups with fewer than 20 total employees that are enrolled with the AHP?**

A: Since the AHP is a large employer, groups under 20 will be Medicare secondary. Those enrolled in Medicare will be charged the full active rate.

**Q: Where do we send our RFPs to receive an AHP quote?**

A: Simply click on the 'Request a Quote' button below or contact your broker.

**Q: Where do we send new sold case documents for new groups joining the AHP?**

A: For benefit and enrollment documents, authorized agent Lang Insurance will assist you with you with all aspects of your onboarding and day-to-day plan administration needs: 636-229-7000.

**Q: Can there be one person eligible groups?**

A: Groups must be 2-50 ATNE (avg. total number of employees) and 2+ eligible (must meet participation guidelines with valid waivers)

**Q: Are groups with over 50 employees eligible?**

A: In Missouri we are required to use average total number of employees (previous calendar). If the ATNE count is under 50 but there are over 50 eligible, the group can participate in the AHP.

**Q: What happens upon renewal when a group grows above 50 ATNE and no longer qualifies for the AHP?**

A: The employer will receive an underwritten 51-100 fully insured quote.

**Q: Can I get a quote prior to joining the PMA?**

A: Yes. Simply click on the 'Request a Quote' button below, call our authorized agent at 636-229-7000, or contact your broker.

**Q: Is the ATNE count required with census at time of requesting a quote?**

A: Yes, this is required information to determine if the group is eligible to participate in the AHP.

**Q: Will dental/vision/life be quoted automatically on the AHP quote requests?**

A: Yes. Dental, vision, and life plans will be auto quoted with each AHP opportunity.

**Request a Quote Today!**  
Click Here to Get Started.

