

The following case study illustrates how Full Choice works:



Employer Sets Budget

Joe owns a manufacturing company in Bernalillo. He selected a cost basis plan that fits his budget. He has two contribution options to choose from. A set dollar amount per month per employee or a set percentage of the employees premium.

Employee Choice

Joe is providing his employees FULL Choice which will allow the employee to choose any metal level plan, plus any insurance carrier that best meets the employee's family needs and budget.

Solutions That Work

Joe is offering his employees the options of choosing from three different health insurance carriers and one dental carrier. All coordinate with one monthly payment. Simple and easy! He has access to our Business Engagement Team if they have questions or need support.

Contact us

- Call our Business Engagement Team at **1.833.862.3935**
- To find a broker or for information on enrolling through beWellnm for Small Business, visit bewellnm.com/small-business-health-insurance.
- Get a Free Quote **1.833.862.3935** business.bewellnm.com



FAQs

Health insurance made easy!



Why should a Small Business Owner select this program?

It's budget friendly, easy to manage, made simple and most important providing employees choice from three insurance carriers and 24 plan designs which include Health Maintenance Organizations (HMO) and Preferred Provider Organizations (PPO).

Do I have to offer the insurance to all employees?

No, just full-time employees and/or an equivalent of 30 hours per week.

What if my employees have pre-existing conditions?

No worries, all eligible employees will have Guaranteed Issue.

Will pre-existing conditions impact the insurance premiums?

No, any and all pre-existing conditions does NOT impact the insurance premiums.

How long are the rates guaranteed?

The rates are guaranteed for a 12 month period.

Is there a maximum age for enrollees?

There is no maximum enrollee age for a subscriber; however, there is a maximum enrollee age for a dependent child, which is 26.

When do Premium rates apply and change?

Initial Group Enrollment and Renewal – Employees and their dependents will be rated at the age they are at the time of their initial group enrollment. Rates will not change until the annual group renewal. At renewal, rates will reflect enrollee ages as of the renewal date.

What is the required premium contribution level, to support the tax credit?

50% is required to support filing for the tax credit.

What are metal levels?

Health plans are grouped into metal levels on the Marketplace. These levels are bronze, silver, gold, platinum and catastrophic. What does this mean for you and the costs you pay? There's no one-size-fits-all health plan. That's why there's a choice of metal level plans. Bronze and silver level plans generally have lower monthly premiums and potentially higher out-of-pocket costs. Gold and platinum level plans generally have higher premiums and lower out-of-pocket costs.

Is Dental offered?

Yes, it is an optional election. As an employer you can elect to contribute or not, to the dental premium. Whether a contribution from the employer applies, or not dental can still be offered. But, the employer would be required to collect the premium and include in their company's premium payment cost.

What insurance carriers are participating?

 PRESBYTERIAN Health Plan, Inc.

 truehealth

 PRESBYTERIAN Insurance Company, Inc.

 BEST Life

Can I get a quote without setting up an Account?

Yes, go to and select the quote button business.bewellnm.com

Where do I go to set up my Small Business Account?

business.bewellnm.com



Affordable health insurance options. **Made easy!**

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2019 Guide to Health Insurance

for small business owners and their employees.

At beWellnm, you can design a comprehensive package that works for your employees and your budget.

1 Easy

Small Business owners can enroll any time throughout the year.

2 Provides Choice

Employee can choose any of the health plans offered by participating carriers.

3 Budget Friendly

Employers choose from four metal levels of coverage and a contribution amount that works for their budget.

4 Tax Credits

If you employ fewer than 25 FTE (full-time equivalent) employees, your business may be eligible for a tax credit for two consecutive tax years.

BeWellnm for Small Business allows you to attract and retain top talent by offering your employees exclusive benefits.

The Full Choice program for employers and employees.

- Our **Full Choice** program is your exclusive source for offering your employees multiple carrier options, allowing you to customize health plan offerings like never before.
- Your employees can pick the plan and level of healthcare that works best for them, and you can highlight any combination of plans and metal levels to suit your needs and your budget.

Benefits

- BeWellnm for Small Business connects you to comprehensive health insurance coverage. Which includes 10 essentials benefits, and pharmacy coverage.
- These plans provide a safety net and are comparable to what employees would find in the large group market – allowing you to stay competitive while offering a great benefit to employees.
- Designing a benefits package that can include medical and dental coverage. While providing you and your employees financial protection and peace of mind, because you just never know.

Call today for a free quote

1.833.862.3935

(Employers, Employees & Brokers) or visit

business.bewellnm.com



Affordable health insurance options. **Made easy!**

Highlight comparison of plan options:

	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Health Plan (HMO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	Presbyterian Insurance (PPO)	True Health New Mexico (HMO)	True Health New Mexico (HMO)
Metal Level	Bronze 1 On Sub	Bronze 2 HDHP	Bronze 3 On Sub	Silver 1 HD Off Sub	Silver 2 On Sub	Silver 3 On Sub	Silver 4 On Sub	Gold 1 On Sub	Gold 2 On Sub	Gold 3 On Sub	HMOHD Gold 4 on Sub	Platinum On Sub	Bronze 1	Bronze 2	Bronze 3	Gold 1	Gold 2	Gold 3	Gold 4	Silver 1	Silver 2	Silver 3	Silver C	Gold C
HSA Qualified	No	Yes	No	Yes	No	No	No	No	No	No	Yes	No	No	Yes	No	No	No	No	Yes	Yes	No	No	No	No
What is the overall deductible?	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$2800/\$5600	\$1000/\$2000	\$2500/\$5000	\$5000/\$10000	\$1000/\$2000	\$5000/\$10000	\$2000/\$4000	\$2800/\$5600	\$100/\$200	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$5000/\$10000	\$2800/\$5600	\$2800/\$5600	\$7900/\$15800	\$7900/\$15800	\$5000/\$10000	\$2000/\$4000
What is the maximum out of pocket limit?	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$5000/\$10000	\$2800/\$5600	\$6600/\$13200	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$5000/\$10000	\$2800/\$5600	\$2800/\$5600	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800	\$7900/\$15800
Deductible – Medical & Drug	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	Integrated with overall deductibles	\$7900/\$15800	\$6600/\$13200	\$7900/\$15800	\$1000/\$2000	\$5000/\$10000	\$2000/\$4000	\$2800/\$5600	\$2800/\$5600	\$1000/\$2000	\$2500/\$5000	\$5000/\$10000	\$2000/\$4000
Primary Care	\$20.00	0% Coinsurance after deductible	\$0.00 Coinsurance after deductible	20% Coinsurance after deductible	\$20.00	\$20.00	\$20.00	\$10.00	\$10.00	\$10.00	0% Coinsurance after deductible	\$5.00	\$20.00	0% Coinsurance after deductible	0% Coinsurance after deductible	\$10.00	\$10.00	\$10.00	0% Coinsurance after deductible	20% Coinsurance after deductible	\$20.00	\$20.00	\$50.00	\$35.00
Specialist Visit	\$0.00 Coinsurance after deductible	\$0.00 Coinsurance after deductible	\$0.00 Coinsurance after deductible	20% Coinsurance after deductible	\$120.00	\$120.00	\$120.00	\$75.00	\$75.00	\$75.00	\$0.00 Coinsurance after deductible	\$20.00	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	\$75.00	\$75.00	\$75.00	0% Coinsurance after deductible	20% Coinsurance after deductible	\$120.00	\$120.00	\$100.00	\$65.00
Urgent Care	\$20.00	\$0.00 Coinsurance after deductible	\$0.00 Coinsurance after deductible	20% Coinsurance after deductible	\$20.00	\$20.00	\$20.00	\$10.00	\$10.00	\$10.00	\$0.00 Coinsurance after deductible	\$5.00	\$20.00	0% Coinsurance after deductible	0% Coinsurance after deductible	\$10.00	\$10.00	\$10.00	0% Coinsurance after deductible	20% Coinsurance after deductible	\$20.00	\$20.00	\$80.00	\$50.00
ER Services	\$1,500.00	\$0.00 Coinsurance after deductible	\$0.00 Coinsurance after deductible	20% Coinsurance after deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$500.00	\$500.00	\$500.00	0% Coinsurance after deductible	\$100.00	\$1,500.00	0% Coinsurance after deductible	0% Coinsurance after deductible	\$500.00	\$500.00	\$500.00	0% Coinsurance after deductible	20% Coinsurance after deductible	\$1,000.00	\$1,000.00	40% Coinsurance after deductible	\$750.00
InPatient Hospital	\$0.00 Coinsurance after deductible	0% Coinsurance after deductible	\$0.00 Coinsurance after deductible	0% Coinsurance after deductible	20% Coinsurance after deductible	30% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	20% Coinsurance after deductible	20% Coinsurance after deductible	0% Coinsurance after deductible	20% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	20% Coinsurance after deductible	20% Coinsurance after deductible	20% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	30% Coinsurance after deductible	40% Coinsurance after deductible	30% Coinsurance after deductible
X-Rays & Other Diagnostic Imaging	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	20% Coinsurance after deductible	\$100.00	\$100.00	\$100.00	No Charge	No Charge	No Charge	0% Coinsurance after deductible	No Charge	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	No Charge	No Charge	No Charge	0% Coinsurance after deductible	20% Coinsurance after deductible	\$100.00	\$100.00	40% Coinsurance after deductible	\$50.00
Lab Services, Outpatient	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	20% Coinsurance after deductible	\$25.00	No Charge	No Charge	No Charge	No Charge	No Charge	0% Coinsurance after deductible	No Charge	0% Coinsurance after deductible	0% Coinsurance after deductible	0% Coinsurance after deductible	No Charge	No Charge	No Charge	0% Coinsurance after deductible	20% Coinsurance after deductible	\$25.00	No Charge	40% Coinsurance after deductible	\$10.00

As of January 1, 2019, this is a partial summary of benefits and coverage and should not be considered a contract. This information, including all the quoted rates, should be for informational purposes only. Changes may be made to the benefits and coverage policies described here. You should only rely upon the Evidence of Coverage document provided to you from your health insurance company for information about covered benefits, limitations and exclusions.