

OPTIMA HEALTH ASSOCIATION PROGRAM

- **What size groups will qualify for the Optima Health Association Plans?** Effective January 1, 2014, only groups with 51-99 eligible employees will qualify for the value-added benefits through the Optima Health Association Plans.
- **How will the change affect the Association program's participating members?** Due to new regulations under Health Reform, groups with 2-50 eligible employees will no longer qualify for the Association plans. Upon their renewal date in 2014, these groups will move to Optima's standard plan options.
- **Will the change affect the marketing fees that the Associations currently receive?** The 2-50 size groups will continue to generate marketing fees for the Association, although the dues paying member within the 2-50 segment will not qualify to receive the value-added benefits. The continuation of the Association's support to all new or existing members in this segment is essential to the success of the program.

The Association will continue to be paid marketing fees for groups in the 2-99 categories provided 1) that the group is receiving their health coverage through Optima Health and 2) that they continue to be dues paying members of the Association.
- **Will the value-added benefits change for the current groups that have 51-99 eligible employees?** There are no changes to the value-added benefits for the 51-99 size groups.
- **Will the \$10.00 marketing fee still apply for the individual products?** Yes, payments per policy sold will still apply for the individual products. Individuals must apply online through the customized link that was created for each Association.
- **Will there be a reduction to the agent's commission?** There is no reduction to the agent's commissions.

Groups with 2-50 Employees



- Effective January 1, 2014, the value-added benefits will not apply.
- Marketing fees will continue to be paid as long as 1) the group has Optima Health as their insurance provider and, 2) the group continues to remain a dues paying member of a participating Association.
- \$10.00 marketing fee for the individual product per policy sold.

Groups with 51-99 Employees



- No change to the value-added benefits.
- Marketing fees will continue to be paid as long as 1) the group has Optima Health as their insurance provider and, 2) the group continues to remain a dues paying member of a participating Association.
- \$10.00 marketing fee for the individual product per policy sold.

**For additional information, please call:
(804) 510-7433**

* Value-added refers to an enhanced benefit design compared to non-Association group plans.

** Groups in the Association program are individually underwritten.

Optima Health is the trade name of Optima Health plan and Optima Health Insurance Company. All Optima Health plans have benefit exclusions and limitations and terms under which policy may be continued in force or discontinued. For cost and complete details of coverage, please contact Optima Health or visit optimahealth.com