



HEALTH INSURANCE ENROLLMENT

Frequently Asked Questions (FAQ)

1. When is Open Enrollment for the May 1, 2019 effective date?

Open enrollment will be from March 1 through March 28, 2019.

2. How do I enroll?

You will receive an email from Mobile Bar Association (MBA) with specific instructions on how to enroll through an online portal administered by 90 Degree Benefits.

3. What information do I need to enroll?

You will need basic personal information and social security numbers for each person you wish to cover on your health and/or dental insurance.

4. What happens if I don't enroll during this open enrollment?

If you are currently a member of the MBA and do not enroll for the plan at this time, you can enroll next year during the annual open enrollment (next April 2020 for May 2020 coverage) or you may be eligible to enroll if you have a qualifying event.

5. What is a qualifying event?

A qualifying event would include loss of other health coverage, marriage, birth, adoption or a child placed in home for adoption. You have 30 days to enroll after a qualifying event.

6. Who do I call with specific benefit and coverage questions?

Call Blue Cross Blue Shield of AL at [855-249-3813](tel:855-249-3813) and use group number **58179**.

7. Who do I call with questions about enrollment?

Call our Third Party Administrator, 90 Degree Benefits, at [228-762-2500](tel:228-762-2500) for assistance with online enrollment.

8. How do I cancel my current enrollment?

If you are currently enrolled in an employer group plan, you will need to notify your employer that you wish to cancel coverage. If you have an individual plan, you will need to call the number on the back of your ID

card and speak to customer service to cancel that plan. **YOU ARE RESPONSIBLE FOR CANCELLATION AND ANY FEES THAT MAY BE REQUIRED.**

9. When will payment be drawn for the May 1, 2019 effective date?

The first payment will be drafted from your bank account or charged to your credit card on April 1, 2019 for the May 1, 2019 coverage start date.

10. When are payments due for each month?

On the first of each month, payment will be drafted from your bank account or charged to your credit card to pay for the following month's coverage. Insurance premiums are paid in advance of coverage.

11. What happens if I don't make my payment?

You will no longer be eligible for benefits under the MBA plan.

12. What happens if I cancel my membership with MBA?

You will no longer be eligible for benefits under the MBA plan.

13. How would I be eligible for COBRA?

COBRA Rights for Covered Employees - If you are a covered employee, you will become a qualified beneficiary if you lose coverage under the plan because either one of the following qualifying events happens: your hours of employment are reduced below 20 hours per week, or, your employment ends for any reason other than your gross misconduct.

COBRA Rights for a Covered Spouse and Dependent Children - If you are covered under the plan as a spouse or a dependent child of a covered employee, you will become a qualified beneficiary if you would otherwise lose coverage under the plan as a result of any of the following events: the covered employee dies; the covered employee's hours of employment are reduced; the covered employee's employment ends for any reason other than his or her gross misconduct; the covered employee becomes enrolled in Medicare; divorce of the covered employee and spouse; or, for a dependent child, the dependent child loses dependent child status under the plan.

For purposes of the foregoing and the AHP regulations, a working owner would be considered an employee. Failing to meet the working owner test under the AHP regulations would be a COBRA qualifying event that is equal to the following: your hours of employment are reduced below 20 hours per week, or, your employment ends for any reason other than your gross misconduct.

Failure to pay premiums is not a COBRA qualifying event, nor is loss of AHP membership that is not due to the above COBRA qualifying events.

14. What if I do not pay my MBA dues on time?

As an MBA member, if you do not pay your membership dues on time, your coverage could lapse due to noncompliance of membership rules.

15. What are the costs and coverage options for the plans?

There are two health plans, two dental plans and one vision plan to choose from and are set forth in the documents being provided by BCBS and VSP. The rates for these plans are separated into 4 tiers of participation. **Rates below include the administration fee of \$12 on the health and \$3 on the dental. No additional fee for the VSP Vision Plan.*

Health Option 1	Member Only	\$584.26
	Member/Spouse	\$1,213.75
	Member + Children	\$984.84
	Member + Family	\$1,728.78

Health Option 2	Member Only	\$452.47
	Member/Spouse	\$936.99
	Member + Children	\$760.81
	Member + Family	\$1,333.14

Dental Option 1	Member Only	\$21.00
	Member/Spouse	\$39.00
	Member + Children	\$48.00
	Member + Family	\$61.50

Dental Option 2 with Orthodontic coverage for children to age 26

Member Only	\$25.11
Member/Spouse	\$47.23
Member + Children	\$58.25
Member + Family	\$74.87

VSP Vision Plan	Member Only	\$5.60
	Member/Spouse	\$11.22
	Member + Child	\$11.22
	Member + Children	\$12.00
	Member + Family	\$19.18

16. Are there costs/fees in addition to the insurance premiums?

Yes. There is a processing fee of \$2.95 for each ACH bank draft or 3.5% for each credit card/debit card payment. Additionally, there is an administration fee of \$12.00, per month, per enrolled member for health coverage and \$3.00, per month, per enrolled member for dental coverage. These fees are collected by 90 Degree Benefits, a third-party administrator.

17. How much money is MBA making from this?

The MBA is not profiting in any way from this member benefit. The above processing/administration fees are for a third-party administrator (90 Degree Benefits) to coordinate and collect all premiums.

18. Who is underwriting this program?

This program is completely insured by Blue Cross and Blue Shield of Alabama and they will process and handle all claims.

19. Who is eligible for coverage?

Members of the MBA in good standing. Additionally, family coverage is available to all members which includes their spouse and dependent children up to age 26.

20. How do join the MBA?

Contact the MBA office at (251) 433-9790 or download a membership application at www.mobilebarassociation.com. There are three classes of MBA Membership: 1) ACTIVE – members of the Alabama State Bar in good standing who actively practice law in Mobile County; 2) ASSOCIATE – members of the legal profession in good standing who are admitted to practice law in any state of the United States but do not actively practice in Mobile County; 3) ADJUNCT – persons who are employed by a lawyer, law firm, or other entity in Mobile County and assist in the performance of legal work.

21. I am a lawyer but am not a MBA member and do not actively practice in Mobile County. Can I participate?

Yes, so long as you join the MBA. The MBA offers an Associate Membership for those lawyers in good standing and admitted to practice in any state of the United States but ineligible for membership as an active member. An Associate Membership is \$60.00, per year.

22. Can non-lawyers (paralegals, office assistants) participate in this program?

Yes, so long as they are members of the MBA and work at least 20 hours per week. The MBA offers an Adjunct Membership for those individuals who are employed by a lawyer and meet certain other criteria set forth in the MBA By-Laws. Most paralegals and law firm office assistants will meet the criteria for Adjunct Membership. An Adjunct Membership is \$35.00, per year.

23. Can I pay for all, or a portion, of my law firm employees' premiums?

Yes, this can be arranged by contacting 90 Degree Benefits. However, if you contribute towards your employees' premiums, at least 50% of those employees you pay for must be enrolled in the MBA plan.

24. I just joined the MBA. Do I have to wait until the next open enrollment period to sign up?

No. If you are a new MBA member, you have 30 days from the date you joined to enroll.

25. Sign me up – What do I have to do?

You will receive an email from the MBA with instructions on how to enroll through the online portal administered by 90 Degree Benefits.