

Item # 19 10-11-16

BMA

Benefit Management Administrators, Inc.





Third Part Administrator (TPA)

- A "Full Service" TPA founded over 24 years ago
- State-licensed TPA, located in San Antonio, Texas
- Services provided:
 - Self-Funded Medical, Dental and Vision
 - Dedicated Account Management
 - On-line Enrollment Services and Eligibility Management
 - 24/7 On-line Report Access
 - Disease management programs tailored for your population
 - Stop-loss procurement and management
 - Wellness Programs
 - COBRA/HIPAA
 - FSA/HRA/HSAs

- Our mission is to provide superior customer service, with an emphasis on maintaining the highest levels of in-house benefit expertise, technical innovation and product support.



Tools for Enrollment and Administration

BMA will provide the County an easy and efficient way to coordinate and manage employee enrollment efforts.

- Easy to follow step-by-step enrollment process
- Members can compare plans and enroll online from their home or in the office
- Avoid paperwork and administrative hassles
- Streamlines the enrollment process
- Provides management team quick access to benefit information
- Allows your management team to make informed benefit decisions.



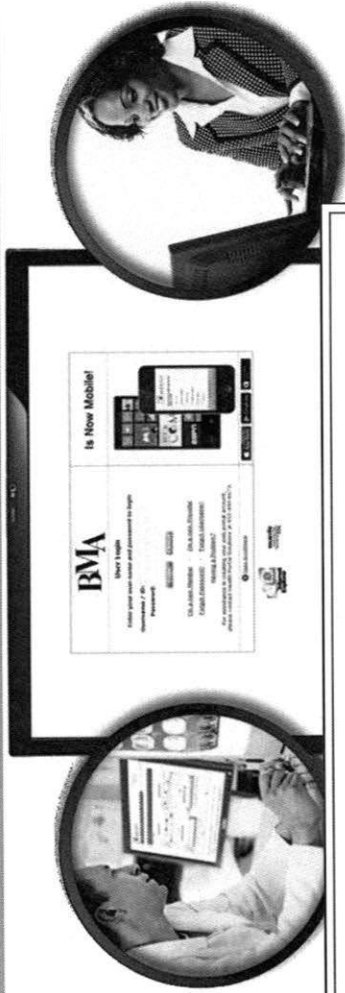


Corporate Benefit Portal

Web Portal Login

The BMA Web Portal is available to:

- Human Resources Officers
- Risk Managers
- CFOs
- Providers
- Covered Employees & Dependents



BMA BENEFIT MANAGEMENT ADMINISTRATORS, INC.

User Login


Enter your user name and password to login

Username / ID:

Password:

[I'm a new Member](#) - [I'm a new Provider](#)

[Forgot Password?](#) - [Having a Problem?](#)

 [Open Enrollment](#)





Corporate Benefit Portal

Claims and Claim History Lookup

Employee Search

Group: DEMO (ABC COMPANY)

Employee Search

Employee ID:

Last Name:

Search Results

Click onto the member to select:

Last Name	First Name	Birth Date	Status	Comments
SMITH	ADRIANA	6/7/1976	Active	Medical
SMITH	GERARDO	3/7/1960	Active	Medical
SMITH	IRMA	6/25/1950	Active	Medical
SMITH	KIM	7/15/1959	Active	Medical

Claims Benefits Paid

Employ Employ

Active Active

Claims Information

Date of Service	Claim #	Submitted Amount	Paid Amount	Provider	Details	Explanation of Benefits (EOB)
From: 9/6/2011	To: 9/6/2011					
9/6/2011	0725100002	\$170.00	\$150.00	CELYNA DELGADO, MD	View Details	View EOB
8/9/2011	0725000110	\$93.00	\$52.00	THOMAS DAVIS, MD	View Details	View EOB
4/18/2011	20110514-0000019	\$65.00				
12/30/2010	20110108-0000069	\$236.98				
9/5/2010	20100913-0000084	\$87.00				
8/15/2010	0631500007	\$90.00				

[Close Window](#) [Print This Page](#)

Claim Detail Information

Date of Service: 11/27/2012

CERT_NUM:

Receive Date: 12/23/2012

Process Date: 12/26/2012

Print Date: 12/26/2012

Provider: George R.

Description: Dental - Preventive Services

Charge: \$72.00

Deductible: \$0.00

Ineligible: \$0.00

Discount: \$0.00

Copay: \$0.00

Payable: \$72.00

Status: Payable

Users can review claims history and even drill down to view the details of a claim. Any questions can be submitted directly to BMA Customer Service through the portal's secure email.

Online Documents

- Benefits
- Documents
- Mailbox
- Toolbox
- Reports
- Provider Network
- Care Management

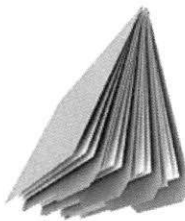
Documents

Group: DEMO (ABC COMPANY)

Click on the links below to open documents. Download times will vary depending on your connection speed.

* Most of the documents are PDF files. Click here to download and print PDF files.

- [Flex Change Form](#)
- [Introduction to Flex Card](#)
- [Forms de Reclam. Manu](#)
- [Flex / Section 125 Claim](#)
- [List of Eligible Flex Expenses](#)
- [Frequently Asked Flex Questions](#)



Employees, Employers, and other designated parties can access SBCs and other plan-related documents online. This not only improves communication with the parties of interest, but also keeps your company compliant with the Department of Labor's disclosure regulations. (29 CFR 2520.104b-1)

medicalplandoc.pdf - Adobe Reader

File Edit View Window Help

Please fill out the following form. You cannot save data typed into this form. Please print your completed form if you would like a copy for your records.

ABC Company SELF FUNDED PLANS DOCUMENT

SCHEDULE OF BENEFITS	PPO	NON-PPO
GENERAL PROVISIONS		
Plan Year Deductible	\$500	\$1,000
<ul style="list-style-type: none"> Individual 		\$1,000
<ul style="list-style-type: none"> The PPO and the Non-PPO deductibles will be applied independently and will not help to satisfy each other. 		Applies to Non-PPO deductible stated above.
Prescriptions (per person, per Plan year)	\$50	
Hospital (per confinement)	-0-	-0-
<ul style="list-style-type: none"> Compliance with Utilization Review 	\$300	\$300
<ul style="list-style-type: none"> Non-compliance with Utilization Review 	\$300	\$300
Failure to Pre-Certify	\$300	\$300
Emergency Room (per occurrence)	\$100	\$100
<ul style="list-style-type: none"> Deductible is waived if treatment is for a life-threatening condition. PPO benefits will be paid for the use of an emergency room when the covered person is at least 20 miles outside the service area of a PPO facility. 		
Co-Insurance (Out-of-Pocket Maximum)	\$3,000	\$10,000
Lifetime Maximum - All Causes Combined	\$1,000,000	\$1,000,000
PLANWELL PAY		Deductible applies (unless otherwise stated).
Hospital (Semi-private room rate)		
<ul style="list-style-type: none"> Compliance with Utilization Review 	80%	50%
<ul style="list-style-type: none"> Non-compliance with Utilization Review (including all related expenses) 	50%	50%
Physician Services (unless otherwise stated in Schedule)	80%	50%
<ul style="list-style-type: none"> Eligible charges by an Emergency Room Physician in a PPO hospital are paid at the PPO reimbursement percentage. 	100%	(Deductible waived)
Preferred Lab Card Program		
<ul style="list-style-type: none"> Administered by Quest Diagnostics Applies to lab expenses from a Preferred Lab Provider and a Preferred Lab driving site. Group rates by the Physician apply to the Physician Services stated above. 		
Annual Screening Benefit (No Deductible)	100%	Not Covered
<ul style="list-style-type: none"> Covered Employee and Covered Spouse only. Co-pay exceeding \$94.9 maximum per Plan Year are not covered. 		
Well Baby Check-Up (0-24 months)	80%	50%
Diabetes Treatment through Diabetes America	100%	Not Covered
<ul style="list-style-type: none"> (Deductible waived, exclude prescriptions) 		
Second Opinion for Surgery (No Deductible)	100%	100%

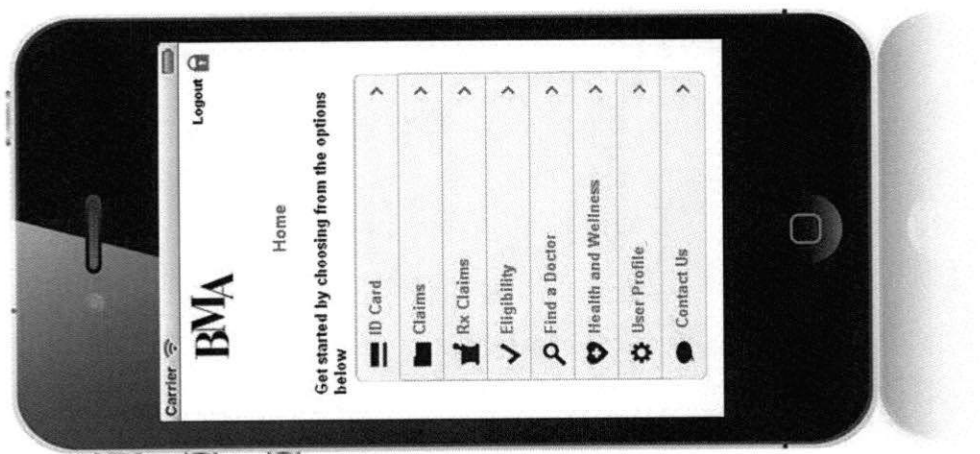


Tools for your Members

Member Mobile App

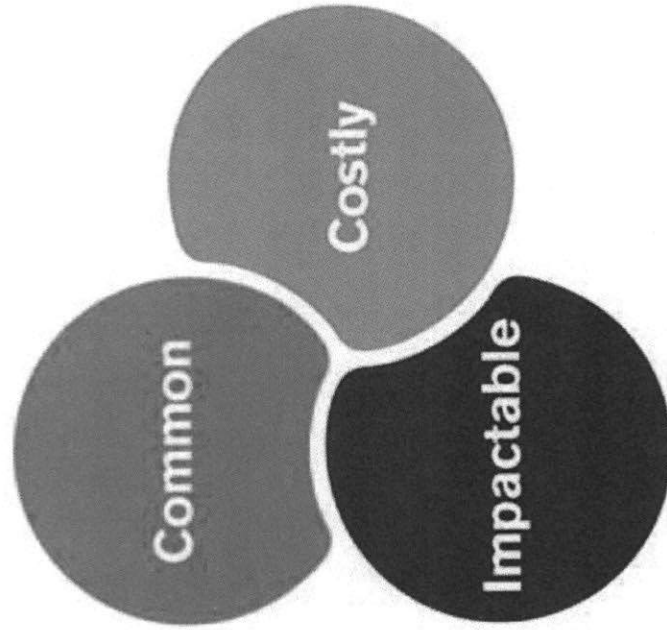
Plan members can stay engaged in their healthcare by using a mobile phone to access:

- Visits & Claims Information
- Claim Notifications
- Coverage Review
- Prescription Lookup
- Provider Searches
- ID Card Information
- Health & Wellness Tools
- Telemedicine
- Health Advocate



- BMA will help address and provide solutions to control cost of Chronic Care conditions:

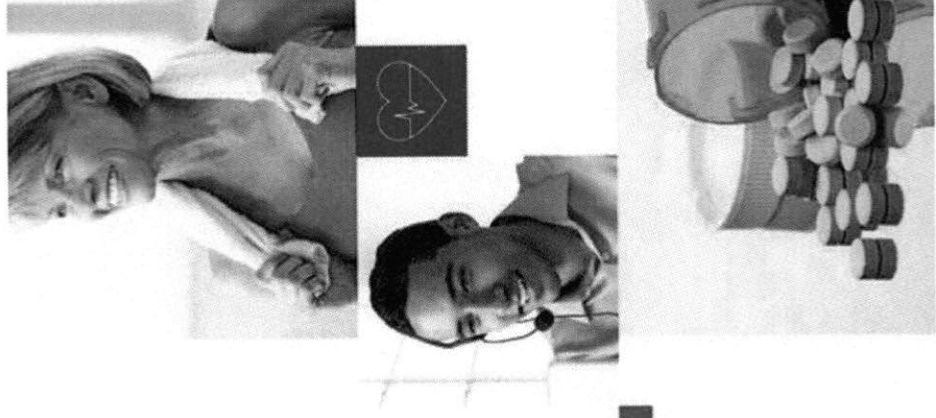
- Diabetes
- Asthma
- Hypertension
- Coronary Artery Disease
- COPD
- Depression
- CHF
- Metabolic Syndrome*



*requires access to biometric data

Nurse Coaches Provide Condition-Specific Interventions

- Evidence-based self-management and monitoring techniques
- Ensure provider engagement
- Build adherence to provider's treatment plan
- Medication management
- Identify lifestyle/behavioral risks
- Coaching on collaborating with providers & becoming a better



This program is an investment in your members

**Integration with the right PBM
will bring additional savings:**

- PrismRX
- Pricing Overview
- Formulary Design
- Pharmacy network
- Member utilization reports
- Customer Support





In Conclusion

With increasing health care cost employers need to Partner with an Administrator that will help manage cost, work with members to educate and manage their health. BMA prides itself on providing technology, cost containment, member education and service to our employers. By choosing to work with BMA you will experience all these things and much more.

When you award your business to BMA, we will sit down with your team and map out a complete game plan. Details on how we will implement open enrollment, on-going support, weekly meetings and monthly reviews. You will experience:

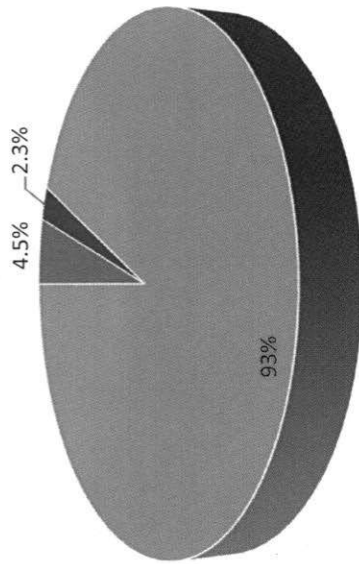
- Dedicated Account Manager
- Customer service second to none
- Real people that answer the phone and work for you and your members

Thank you, we look forward to working with the team.



Renewal Fixed Cost and Funding with BMA

Renewal Fixed Cost and Funding with BMA



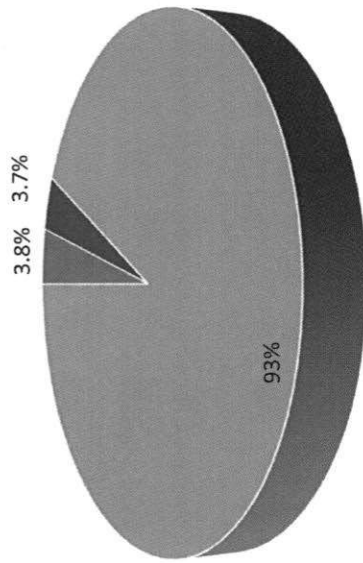
■ Stop-Loss Premium ■ Administrative Fees ■ Claims Funding

Stop-Loss Premium	\$ 1,016,472
Administrative Fees	\$ 510,991
Max Claim Funding	\$ 21,009,269
<u>Expected Claim Funding</u>	<u>\$ 16,807,414</u>
Projected Savings	\$ 4,201,855



Current vs. Renewal Fixed Cost and Funding

Current Fixed Cost and Funding



■ Stop-Loss Premium ■ Administrative Fees ■ Claims Funding

Stop-Loss Premium	\$ 735,933
Administrative Fees	\$ 707,594
<u>Claims Funding</u>	\$ 17,932,691
Total	\$ 19,376,219

Renewal Fixed Cost and Funding with Current Carrier



Stop-Loss Premium	\$
Administrative Fees	\$
<u>Claims Funding</u>	\$
Total	\$