FAQs About the BioNJ Health Benefits Plan exclusively for BioNJ Member Companies

Revised June 14, 2019

1. **What is the BioNJ Health Benefit Plan?**
   BioNJ has partnered with the Affiliated Physicians and Employers Master Trust (“APEMT”) to become a sponsor in the **APEMT Health Plan marketed and now referred to as Members Health Plan NJ** to benefit member companies of BioNJ. The new partnership will enable BioNJ to provide high-quality, affordable group health benefits to its member companies and their employees.

2. **What is APEMT’s Members Health Plan NJ?**
   Members Health Plan NJ is an existing Self-Insured Multiple Employer Welfare Arrangement (“MEWA”) registered with the New Jersey Department of Banking and Insurance as well as the New Jersey Department of Labor and Workforce Development which provides coverage to members of participating Associations throughout New Jersey.

3. **What is a Multiple Employer Welfare Arrangement (“MEWA”)?**
   A MEWA is the vehicle that allows small and mid-sized employers who have joined together as one large group to offer a self-insured health plan to the collective group, often referred to as “Association Health Plans”.

4. **What economies of scale does the Members Health Plan NJ provide?**
   The Members Health Plan NJ provides economies of scale typically only afforded to large employers by way of lower administrative fees and gives employers access to a wider variety of health plans.

5. **What other Organizations and Associations are Sponsors of Members Health Plan NJ MEWA?**
   In addition to BioNJ, the Sponsors of the Members Health Plan NJ are the Medical Society of New Jersey, Employers Association of New Jersey, CentraState Medical Center, IPA of North Jersey, Trinitas Hospital Medical Staff, Mountainside IPA, Northwest Physician Organization, Inc. and The Medical & Dental Staff of Hackensack Meridian Health.

6. **How long has the Members Health Plan NJ been in operation?**
   The APEMT Members Health Plan NJ has been operational in New Jersey since 2002 offering high-quality, affordable group health and prescription benefits to participating members through existing sponsoring Organizations and Associations.

7. **How big is the Members Health Plan NJ?**
   The Members Health Plan NJ currently services more than 3,800-member companies in NJ from the existing Associations, currently covering more than 37,000 participants.
8. **What type of benefits are available through the Members Health Plan NJ?**
The Members Health Plan NJ offer participating employers more than 21 unique medical benefit design options (i.e., PPOs, HMOs, High Deductible plans.), 6 prescription plan options and 4 dental plan options. The APEMT Members Health Plan NJ includes additional value-added benefits such as telehealth, HRA & FSA administration, COBRA/NJ Continuation as well as other unique options for employer-sponsored benefit programs.

9. **Why would a BioNJ Member company consider joining the Members Health Plan NJ?**
A BioNJ Member company will be able to receive the benefit of self-insuring its benefits, which most employers cannot afford to do on their own. The Members Health Plan NJ is unique as MEWA plans typically offer predictable renewals, lower administrative costs, no insurance carrier profit margins, no premium taxes and most importantly, earned surpluses benefit enrolled members, rather than shareholders.

10. **Is this program open to any NJ company?**
The Members Health Plan NJ is open to members of any of the sponsoring Associations that participate with the APEMT Members Health Plan NJH. All member companies must meet the Plans Underwriting Guidelines. For detailed Members Health Plan NJ Underwriting Guidelines, please go to: https://www.betterhealthnj.com/new-page and click Underwriting Guidelines link under forms and documents.

11. **What are the requirements for a BioNJ Member to enroll in the Members Health Plan NJ?**
As of January 1, 2019, and thereafter, you must be a BioNJ Member company in good standing (i.e., dues paid prior to entering the program and then stay current with all BioNJ Member dues thereafter.)

12. **What happens if a Member Health Plan NJ member company discontinues the BioNJ membership?**
If a BioNJ Member company elects to discontinue membership or does not pay membership dues by the membership anniversary due date, the company will be required to exit the Member Health Plan NJ program at the next health plan renewal.

13. **Will my health care costs be less than I am paying now?**
The rates may vary as each member companies’ rates are based on the group’s employee census (age, tier, etc.) selected benefit design. This is a company by company review. In some cases, the cost of the plans available from the Members Health Plan NJ may be below plans available in the traditional insurance market. But with so few viable options for affordable, high quality healthcare, every BioNJ Member company should review the options available through the APEMT and healthcare fees. As such, the plans available to BioNJ Members may present a better set of options and cost than other options in the marketplace.

14. **Does the BioNJ/Members Health Plan NJ work like other health benefit plans in the marketplace?**
The Members Health Plan NJ is a self-funded MEWA, so it does have some differences from the fully-insured plans in the marketplace. However, to an employer, it will have the look and feel of the traditional plans that you may be enrolled in today.
15. **Does a BioNJ Member company have to be headquartered in NJ to participate in the health benefits program?**
   Yes, BioNJ Member companies must be headquartered in NJ to be eligible to participate with the program. If a BioNJ Member company is headquartered outside of the USA but their domestic headquarters is in NJ, then they are eligible to participate with this program.

16. **Are my employees who reside outside of New Jersey able to enroll in the Members Health Plan NJ?**
   The program is designed to cover NJ employees and their covered eligible dependents.

17. **What is the Provider network that the program uses?**
   The Members Health Plan NJ now contracts with Aetna as the Third-Party Administrator (TPA) for all new business effective July 1, 2019 and renewals beginning October 1, 2019. Aetna provides claims, medical management, provider networks, and customer service for your employees. For additional information on the Members Health Plan NJ Provider Networks, please visit: [http://betterhealthnj.com](http://betterhealthnj.com) on the links shown in the Click to Find your Providers Section.

18. **Do I get the same benefits as I would with my existing plan?**
   Yes, and in many cases more benefits at no additional cost. Members Health Plan NJ offers through Aetna several programs, tools and products such as:
   - Enhanced, Concierge Members Services
   - Member Engagement platform
   - Member website
   - Member Mobil App
   - 24/7 Informed Health Line
   - Teladoc

19. **Who is the Pharmacy vendor for the Members Health Plan NJ?**
   Members Health Plan NJ contracts with Express Scripts Inc. (“ESI”) as its pharmacy benefits manager. ESI is a large national pharmacy provider covering all 50 states. The Members Health Plan NJ offers 6 prescription plan options.

20. **Who are the Dental Carriers for the Members Health Plan NJ?**
   The Members Health Plan NJ offers 2 Dental programs through Delta Dental and 2 Dental Programs through Guardian.

21. **Can we enroll in the Members Health Plan NJ at any time?**
   BioNJ member companies can enroll in the Members Health Plan NJ as of the 1st of any month. The Plan has annual renewals like all health plans.
22. Am I able to customize my benefit plans with Members Health Plan NJ?
No. The Members Health Plan NJ offers more than 21 medical plan options and 6 prescription options for member companies. A member company can offer 1 or all the plans and can select the available prescription plans that will meet their employee’s needs. For additional information on the Health Plan Benefit Designs, please visit: www.betterhealthnj.com

23. Do I have to change my Broker to enter the Members Health Plan NJ?
No, you do not have to change your benefits broker to participate with the Members Health Plan NJ program for BioNJ. Your broker can access this program like other programs. Your broker(s) can work directly with the APEMT Health Plan or contact our insurance program manager, Conner Strong & Buckelew, for this arrangement. Conner Strong & Buckelew can provide the information they will need to access the program for you.

24. Is my company locked into the program if we enroll in the Members Health Plan NJ?
The Members Health Plan NJ work like other group benefit plans in that you will have an annual renewal and can always evaluate other options. Companies are not “locked into” the program. Employers can terminate coverage with a 60-day notice of termination or at time of renewal.

25. How long does it take to get a proposal to evaluate the program?
This will depend on your group size and information provided. Once the Members Health Plan NJ has your company’s information, it takes approximately 3-5 business days for groups 2-50 employees and 5-10 business days for groups with 51+ employees. Generally, the plan will need the following information to prepare a proposal: a census of your eligible population, information about your current coverage and current premiums. If you are a company with 51+ employees, you will be required to provide claims and rate history. Once completed, either Conner Strong & Buckelew or your broker will review your proposal which will include benefit options available and the corresponding rates.

26. How does this program impact my employees?
To your employees, the Members Health Plan NJ will appear very similar to their current plan. They will have set benefits, an ID card, a network of providers, etc. Ultimately, there are some differences with every health plan, so it is important that employees participate in the open enrollment meetings and ask questions of their broker or health plan representatives.

27. How does Members Health Plan NJ billing work?
You will receive a monthly bill for the corresponding health care fees for your enrolled members. You will receive your invoice electronically on or around the 10th of every month. Payments will be due on the 1st of every month.

28. Does the plan offer life and disability benefits?
The Members Health Plan NJ currently offers medical, pharmacy and dental benefits. Employer companies will still need to secure life insurance and disability benefits separately as they do today.
29. If I am not a BioNJ Member company, who do I contact for membership information?

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30. Who can I contact if I would like additional information on the BioNJ and Members Health Plan NJ?
   Interested BioNJ Member companies can inquire immediately to receive more information about the program.  
   They can do so by calling or emailing Patrick Dillon at Conner Strong & Buckelew.

   Mr. Patrick Dillon  
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