



Q: Do I have to be a member of Printing Industry Midwest to join the Association Health Plan (AHP) through UHC?

A: Yes. However, you may obtain a quote without being a member.

Q: Is the AHP from UHC the only health coverage available in PIM Health+?

A: No. In addition to the plans from UHC, the PIM Health+ online portal is stocked with all available health plans in your state.

Q: Is my business eligible for the PIM AHP from UHC?

A: If your business is based in Minnesota and your business is a member of PIM with 2-99 full-time eligible employees, then your business is eligible!

Q: Is there value for my company in PIM Health+ if we're not eligible for the AHP from UHC or are from a state outside of Minnesota?

A: Yes! All companies are welcome to request a quote from pimw.org/health+ and compare eligible plans to their current insurance plan.

Q: What are the benefits of the PIM AHP from UHC for my company's health coverage?

A: Benefits include access to ten (10) available plan designs and pricing exclusively available to members of PIM.

Q: Will premiums be 'Age' rated or 'Composite' rated for the AHP from UHC?

A: Premiums will be 'Composite' rates with 4-tiers: Employee; Employee/Spouse; Employee/Child[ren]; and Family.

Q: Is this AHP from UHC a "skinny" plan?

A: No! These are UnitedHealthcare's most popular plans offered today to large employers nationwide. Plan options include:

- Unlimited lifetime max;
- Preventive care covered at 100%;
- \$0 copay telemedicine benefit on most plans (unlimited);
- Plans with HSA options
- Maternity benefits and coverage (all plans);
- Prescription drug coverage (all plans);
- Mental health/substance disorder services coverage (all plans);
- \$0 doctor visit for children (under 19) available on most plans (unlimited);
- National network coverage

Q: Are retirees able to be covered by the AHP from UHC?

A: UHC can cover retirees UP TO AGE 65. In order to be covered, this needs to be in the employee handbook and identified during the quoting process

Q: Where do we send our RFPs to receive a quote?

A: Visit www.pimw.health+ to begin the online intake process through our preferred broker, Holmes Murphy, or contact your current broker.

Q: Must we use the PIM preferred insurance broker, Holmes Murphy?

A: Utilization of the PIM Health+ online portal and employee benefit tools are exclusive to Holmes Murphy. The AHP from UHC is available from all major insurance carriers in Minnesota.

Q: Will all PIM members have the same rates?

A: No, each company is underwritten separately and will be based on your own health and demographic make-up

Q: How are we underwritten? Will UHC require health histories from our employees?

A: This depends on the size of your group.

- Employers with 2-19 enrolled would need each employee to fill out an application with health information
- Employers with 20-50 enrolled will utilize GRX (a pharmacy database with Rx information for individuals)
- Employers with 51-99 enrolled will need to submit aggregate claims information with their census

Q: How does UHC define employee size?

A: Total employment is defined as all full-time, part-time, and seasonal employees that work more than 20 hours per week. An employer would look at that number by month and divide by 12 to determine their category of employee size. So, a group with 125 employees, but only 75 on the plan, would not be eligible for the UHC plan.

Q: Can I get a quote prior to joining PIM?

A: Yes. Simply click on the 'GET YOUR QUOTE' button at www.pimw.org/health+

Q: Will dental/vision/life be quoted automatically on the AHP quote requests?

A: Yes. Dental, vision, and life plans will be auto-quoted with each opportunity.

Q: Will UnitedHealthcare still send out 1095B form to the employees in the AHP?

A: UnitedHealthcare will automatically do the 1095B in the name of the employer.

Q: Do we provide deductible credits?

A: Yes, we will provide upon submission of the prior carrier deductible credit report.

Request a Quote Today!
www.pimw.org/health+



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.