



VOLUNTARY INSURANCE PARTNERS
YOUR VOLUNTARY BENEFITS SPECIALISTS

AFFORDABLE
MINOR MEDICAL INSURANCE

FOR THE CLIENTS OF:



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Affordable Benefits for Everyday People **Small Group**

Our plans are designed to help employers comply with the Affordable Care Act in the most cost efficient way for employers while allowing employees access to usable coverage. Assisting employers with not just compliance but with tools to retain, recruit, and reward key employees reducing turnover costs."

Who We Are

What We Offer



VOLUNTARY INSURANCE PARTNERS

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Exceptional Customer Service

Affordable ACA Compliant Benefits

Rapid Enrollment Turnaround

Portal Access

- Make plan changes
- Order ID cards
- Check claim status
- Employee Self-managed Profiles

A Complete Solution

- Implementation Enrollment
- Admin &
- Reporting

MEC - Minimum Essential Coverage

Your Smart, Sensible, Cost-Effective Solution

Why Innovative Health Benefits are Right for Your Company, Right Now:

The Employer Mandate (Penalty A)

For the 2022 tax year, the 4980H(a) penalty amount is **\$229.17** a month or **\$2,750** annualized, per employee. The IRS issues the 4980H(a) penalty when:

- An employer doesn't offer Minimum Essential Coverage (MEC) to at least 95% of its full-time employees (and their dependents) for any month during the tax year
- At least one full-time employee receives a [Premium Tax Credit](#) (PTC) for purchasing coverage through the Marketplace.

The Employer Mandate (Penalty B)

For the 2022 tax year, the 4980H(b) penalty, or Employer Shared Responsibility Penalty for failure to offer coverage that meets affordability and Minimum Value (MV), is **\$343.33** a month or **\$4,120** annualized, per employee.

This penalty is assessed on a monthly basis for every full-time employee that did not receive an offer of coverage or received such an offer, but the offer was either unaffordable or did not provide MV or both AND the employee received a PTC for that month.

Penalty "A" Compliance Plan



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LOW COST

GREAT FLEXIBILITY

SAFETY FROM ACA PENALTY "A"

Monthly Rates	ULTIMATE
Employee only	\$159
Employee + Spouse	\$318
Employee + Child(ren)	\$318
Employee + Family	\$477

Benefit Summary	ULTIMATE
Preventive / Wellness	Covered at 100%
Primary Care Visits	\$15 copay
Specialist Visits	\$15 copay
Urgent Care	\$50 copay
Labs	\$50 copay
X-Rays	\$50 copay

Rx Benefits	ULTIMATE
Generic Rx	Tier 1: \$10 or less Tier 2: \$25 or less
Brand Rx	Tier 3: \$50 or less Tier 4: \$75 or less



SEAMLESS BENEFITS THAT WORK LIKE MAJOR MEDICAL

Ensuring ACA compliance for the employer at a price you and your employees can afford. Many of our plans cost less than



V.I.P. OFFERS THE MOST COMPETITIVE LIMITED MEDICAL PLANS IN THE INDUSTRY

Virtual Health, Worksite Benefits, Vision, Dental and [ACA compliant plans](#) that you and your employees can afford.



BUNDLING MEDICAL AND ANCILLARY OPTIONS

Bundling benefits makes offering affordable options easy for the employer group.



NATIONWIDE TELEHEALTH SERVICES*

Unnecessary visits to the doctor can be a thing of the past with a Virtual Health medical professional on the line at any hour of the day or night.

1. Costs include plan documents, MultiPlan network, ID cards, enrollment guides, COBRA administration and claims adjudication and reserve management

2. Virtual Health plans are not included in this pricing and are offered separately through WellVia

3. Claims are repriced through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.

4. Rx benefits are subject to the formulary drug list. To see a list of covered drugs visit www.sbmabenefits.com/smithrxformulary

5. Minimum Participation requirement of 5 lives enrolled.

6. All Minor Medical offerings are powered by Innovative Health Insurance Advisors and SBMA.

VOLUNTARY INSURANCE PARTNERS - OFFERING AFFORDABLE FULL BENEFITS SUITE



MEDICAL

ACA Compliant Medical Plans



ANCILLARY

Affordable Dental and Vision plans



WORKSITE

Accident, Term Life, Critical Illness and Hospital Indemnity



VIRTUAL HEALTH

Access to doctors wherever, whenever you need them.

Preventive Services



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Covered Preventive Services for Adults (Ages 18 and Older)

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol Misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease for men and women of certain ages
4. Blood Pressure screening for all adults
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal Cancer screening for adults over 50
7. Depression screening for adults
8. Diabetes (Type 2) screening for adults with high blood pressure
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over
11. Hepatitis B screening for people at higher risk
12. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945 -1965
13. HIV screening for everyone ages 15 to 65, and other ages at increased risk
14. Immunization vaccines for adults – doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papilloma virus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis and Varicella
15. Lung cancer screening for adults 55 - 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
16. Obesity screening and counseling for all adults
17. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
18. Statin preventive medication for adults 40 to 75 years at higher risk
19. Syphilis screening for all adults at higher risk
20. Tobacco use screening for all adults and cessation interventions for tobacco users
21. Tuberculosis screening for certain adults with symptoms at higher risk

Covered Preventative Services for Women (Including Pregnant Women)

1. Anemia screening on a routine basis for pregnant women
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40
4. Breast Cancer Chemo prevention counseling for women at higher risk
5. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
6. Cervical Cancer screening for sexually active women
7. Chlamydia Infection screening for younger women and other women at higher risk
8. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
9. Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
10. Domestic and interpersonal violence screening and counseling for all women
11. Folic Acid supplements for women who may become pregnant
12. Gestational diabetes screening for women 24 to 28 months pregnant and those at high risk of developing gestational diabetes
13. Gonorrhea screening for all women at higher risk
14. Hepatitis B screening for pregnant women at their first prenatal visit
15. HIV screening and counseling for sexually active women
16. Human Papilloma virus (HPV) DNA Test every 3 years for women with normal cytology results who are 30 or older
17. Osteoporosis screening for women over age 60 depending on risk factors
18. Preeclampsia prevention and screening for pregnant women and follow-up testing for women at higher risk
19. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
20. Sexually Transmitted Infections counseling for sexually active women
21. Syphilis screening for all pregnant women or other women at increased risk
22. Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users
23. Urinary tract or other infection screening for pregnant women
24. Well-woman visits to get recommended services for women under 65

Covered Preventative Services for Children (Under 25 years age on Parent's Plan)

1. Alcohol and Drug Use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Bilirubin concentration screening for newborns
5. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
6. Blood screening for newborns
7. Cervical Dysplasia screening for sexually active females
8. Depression screening for adolescents
9. Developmental screening for children under age 3
10. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
11. Fluoride Chemo prevention supplements for children without fluoride in their water source
12. Fluoride varnish for all infants and children as soon as teeth are present
13. Gonorrhea preventive medication for the eyes of all newborns
14. Hearing screening for all newborns; and for children once between 11 and
- 15 years, once between 15 and 17 years, and once between 18 and 21 years
16. Height, Weight and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
17. Hematocrit or hemoglobin screening for all children
18. Hemoglobinopathies or sickle cell screening for newborns
19. Hepatitis B screening for adolescents ages 11 to 17 years at high risk HIV screening for adolescents at higher risk
20. Hypothyroidism screening for newborns
21. Immunization vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type B, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus and Varicella
22. Iron supplements for children ages 6 to 12 months at risk for anemia
23. Lead screening for children at risk of exposure
24. Maternal depression screening for mothers of infants at 1, 2, 4, and 6-month visits
25. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Obesity screening and counseling
27. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
28. Phenylketonuria (PKU) screening for this genetic disorder in newborns
29. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
30. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
31. Vision screening for all children.

For more information on covered preventive services visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>