**FAQ’s**

\*\*ALL 13 plans use additional PAP (Patient Assistance Program), or PIP (Pharmacy Importation Program) that may allow specialty medications to be covered through importation and foundational RX services.

**Do the clients have to provide proof of self-employment?**

* The clients attest to self-generated income in the application. The low potential to verify “self-employment” if requested could be in any various form including banking, tax documents, EIN, or other formal Corp, LLC documentation. \*\*To date that has never been requested.

**Is there an age limit to the plans?**

* Under no circumstance will any applicant over the age of 62 be accepted under any of our plans.

**Are there required activities?**

* Working Owner activities are those items which we deliver and track to meet all the guidelines that establish Working Owner Status. These are combined to generate the K1. Failure to complete mandatory activities will result in termination.
* Please refer to the America’s Choice Owner’s Activities flyer for more details.

**What occurs once the enrollment process is completed?**

1. Immediate transaction confirmation emailed.
2. Welcome email to the client with access to a temporary Medical ID card in their Personal Health Dashboard Portal, and access to necessary contacts needed for communication.
3. Detego Card Guide Advocate contact for any questions regarding plan, providers, medical ID cards, etc.
4. Help Desk contact for issues logging into Personal Health Dashboard (PHD).
5. Hard Card fulfillment and Welcome Kit mailed out.
6. Ongoing HealtheNews newsletters, reminders and utilization encouragement via email and texts.

**Enrollment deadlines and effective date options:**

* Applicants can enroll up to midnight on the 23rd of each month for a 1st of month effective date or an effective date no later than 90 days after the actual enrollment/application date.
* For example, an August 23rd enrollment will go into effect September 1st (unless postdated to go into effect later).
* If an enrollment occurs on the 24th of the month, the application will occur on the 1st of the following month.
* For example, an August 24th enrollment, will go into effect October 1st

**What are the licensing requirements?**

* Agent must be actively licensed in the state the applicant resides.
* Under the plan guidelines no carrier appointment is required.

**Company Compliance Questions**:

* Background of Compliance Officer
* Approximately 20 years as a Lawyer in healthcare and all the ERISA Firms we use. Based on our company structure, there are no compliance issues due to all the guidelines we meet. If an individual requires to see compliance information, they would need to sign an NDA in order to provide Memorandum.

**Working Owners Questions**:

* How do members join the LLC?
* Each member will join the Population Science Management (PSM) LLC when they enroll in one of our plans.
* Do members pay a fractional membership?
* No they do not. Each member is a Bona fide partner and working owner.
* Are there any attachment points?
* Not applicable to insured.

**Carrier Questions**:

* Who owns the carrier?
* Alphabet Goggle owns the carrier.
* Who is stop loss carrier?
* The stop loss carrier is Granular, an owner by Alphabet.

**TPA Questions**:

* The TPA is licensed in all 50 States. We offer our plans in all states except; CA, OR, HI, WA, VT, and NH.