



PEO4ME

Partnership



OUR BIG IDEA

To provide an exceptional benefits package to individual and groups.



PEO4Me

Timeline

2002	2012	2021	2023	11.7.24	2024
<i>H Group Benefits Full-service group benefits brokerage created</i>	<i>UHES LLC Group coverage with CSJB Health and Welfare plan (No waivers accepted)</i>	<i>Group coverage with valid waivers accepted</i>	<i>PEO 4 ME Individual coverage with CSJB Health and Welfare plan (Payroll needed)</i>	<i>PEO 4 ME Plan introduced without payroll</i>	<i>PEO 4 ME Group product introduced to groups of 2+</i>

2025 Partnership Expansion

OUR BENEFITS PACKAGE



HEALTH AND WELFARE

Through Associate membership in CSJB, Associate Members can obtain access to health benefits offered by the CSJB Health and Welfare Trust Fund.

BCBS of IL – PPO national network

Deductible- \$1,000

Coinsurance – 80/20

Out-of-pocket - \$3,800

Primary Care Co-pay - \$25

Specialist Co-pay - \$50



DENTAL



VISION



10k LIFE

Principal Dental PPO
VSP Vision



PEO4Me

Individual Plans are a 1-year contract

Tel-a-doc & EAP (No cost added benefit)

TEL-A-DOC

- *Access Care through a phone or video call 24/7 through Healthiest You by Tel-a-doc*
- *No cost to the member / no copay*

EAP

- *Access to personal, professional and legal services*
- *No cost to the member*

TIERED RATES

	<i>H & W</i>	<i>DENTAL</i>	<i>VISION</i>	<i>LIFE</i>	<i>ADMIN</i>	<i>UNION</i>	<i>TOTAL</i>
<i>EMPLOYEE ONLY</i>	\$731	\$65	\$10	\$5	\$100	\$27	\$938
<i>EMPLOYEE & SPOUSE</i>	\$1,500	\$130	\$22	\$5	\$200	\$27	\$1,884
<i>EMPLOYEE & CHILDREN</i>	\$1,146	\$130	\$22	\$5	\$200	\$27	\$1,530
<i>FAMILY</i>	\$1,636	\$190	\$35	\$5	\$200	\$27	\$2,093
<i>WAIVED EMPLOYEES</i>				\$5		\$27	\$32

PAYMENTS

✓ PEO 4 ME INDIVIDUALS

Drafts occur on the **15th** of every month. A \$50 late fee will be charged for insufficient funds.

✓ PEO 4 ME GROUP

Drafts occur on the **18th** of every month. A \$50 late fee will be charged for insufficient funds.

*Payment information is collected during the EASE enrollment process for individuals and with the intake form for the groups.

INDEPENDENT CONTRACTORS ENROLLMENT PROCESS

ALL ENROLLMENTS MUST BE
COMPLETED BY THE 15TH OF THE
MONTH PRIOR TO THE
EFFECTIVE DATE

WWW.PEO4ME.COM

*Client visits our
website for
information
and web form*

ONLINE FORM

- *Fill out our initial online form*
- *After submission of online form, the client immediately receives an email with info regarding next steps*
- *Within 24-48 hours they will receive a login to EASE to complete enrollment*
- *All enrollments begin on the 1st of the month following the deadline to submit*

EASE ENROLLMENT

- *Client enters personal information in our secure online portal EASE*
- *In the medical section, the client inputs billing information.*
- *After enrollment, client uploads Marriage and Birth Certificates for dependents in EASE or emails them to the service@uhesllc.com*

WELCOME LETTER

- *Upon completion the documents are sent the union .*
- *Typically, within 5-7 business days, the client will receive a welcome letter with a temp ID attached to use prior to receiving the permanent cards.*
- *The welcome letter also has important Information and phone #s for reference.*

PERMANENT ID CARDS

- *In around 4-6 weeks the client will receive the permanent CSJB / BCBS card in the mail*
- *In around 7-10 days the client will receive a Principal card in the mail.*

GROUPS OF 2+ ENROLLMENT PROCESS

WWW.PEO4ME.COM

Client visits our website for information under the group tab

ONLINE DOCS

- *HR/ Admin – Downloads the census and intake form*
- *Submits the docs to info@peo4me.com*

EASE ENROLLMENT

- *Employees are entered into EASE*
- *Employees are sent EASE logins to either waive or enroll*
- *All employees must log on and sign the forms whether they are waiving or enrolling*
- *Employees upload the marriage and birth certificates at this time if enrolling dependents.*

WELCOME LETTER

- *Upon the completion of all the enrollments documents are submitted to the union for processing.*
- *Once the temp ID's are generated, the account manager will send out the welcome letter to the group admin with all the temp ID's .*

EMPLOYEE CHANGES

- *Any changes need to enrollments or new hires, need to be processed through groupservice@uhesllc.com*

GENERAL PLAN DETAILS

- ✓ Calendar year plan, domestic partner coverage may vary by state.
- ✓ Prior deductible and out-of-pocket are not credited.
- ✓ \$27 monthly union dues per member including waivers. Proof of other coverage is needed.
- ✓ In-network only coverage except for emergency. See SBC for details.
- ✓ Pricing valid through December 31st of the plan year.
- ✓ Maintenance drugs must be filled through the OptumRx Mail Service Pharmacy, which covers up to a 90-day supply. (Prescriptions can be filled up to 2 times at local pharmacy, if member needs to remain on the drugs for longer, they are called maintenance drugs and need to be filled by OptumRx Mail Service Pharmacy)

CERTIFICATES INFO

- ✓ Marriage certificates and birth certificates are needed for any legal dependent that is covered on this plan.
- ✓ If dependents are adopted, adoption certificates needed.
- ✓ If step-children are enrolled, tax documents with the child listed as a dependent are needed.

FAQ's

1. Is there an ONLINE PORTAL ?

There is no access to BCBS online portal. Members will be sent an Explanation of Benefits (EOB) in the mail directly to the address on file.

For Principal there is an online portal, and each member will receive an email from Principal to gain access.

2. Do I get ID cards for each family member?

The ID cards will only have the member's name on them, even if dependents are on the plan. If additional cards are needed for dependents, please contact service@uhesllc.com for individuals and groupservice@uhesllc.com for groups.

The Principal ID card will have the dependents names on it.

FAQ's

1. What do I do if my provider cannot find my dependent?

If the member did not submit the marriage and birth certificates, the dependents claims will be on hold until we receive them. Please submit them ASAP

If the certificates have been already submitted, please have the provider call the union fund office to confirm eligibility 312.738.0822 (This information and phone number is the temp ID and the back of the permanent card)

2. Can I cancel my plan at any time?

No, individual contracts are a 1-year commitment. After the 1st year, the contract is month to month.

If you have an employer group, each person is subject to employment with the company and can be terminated if terminated from the company

We look forward to working with you....

 **Group Service** groupservice@uhesllc.com

 **Individual Service** service@uhesllc.com

 **847-564-3961**

All Marketing material need to be approved by PEO 4 ME

