

# How to Enroll in the MBA Trust

## Enrollment is easy

Employers do not have to wait until their current plan's renewal/anniversary date (if applicable) to apply for coverage through the MBA Trust. Qualified companies with more than 2 full-time eligible employees/subscribers have access to the MBA Trust medical plans offered in your area and may apply for coverage effective the first of any month.

**The Trust Consultants must receive all enrollment materials no later than the 20th of the month prior to the intended effective date of coverage** (i.e., applications must be received by January 20th for a February 1st effective date). The company should not cancel any current coverage (if applicable) until applications for the MBA Trust have been accepted and approved.

## Deductible Credit for New Groups

Companies transferring directly from a comparable group medical plan to the MBA Trust program are eligible to receive full credit of deductible (year-to-date) satisfied under that plan for each covered participant. Documentation from the previous insurance carrier is required to obtain these credits.

- Companies can request a group listing of deductible credits from most carriers. A fee may be charged by the carrier.

**OR;**

- Each employee may submit a copy of his or her most recent Explanation of Benefits (EOB) indicating deductible satisfied for each family member.

This information must be provided to the MBA Trust Administrator within 30-days of the company's effective date of coverage to obtain the deductible credit.

## Waiting Period Credits for New Groups

For participants presently covered by a comparable group-sponsored health insurance plan, "credit" will be given for the continuous time covered toward the satisfaction of waiting periods except those for transplant-related services. In other words, if the participant has been covered by the current group-sponsored medical plan for more than 3-months, the pre-existing waiting period will not apply; however, all participants will be subject to the 6-month transplant-related services waiting period regardless of the time on a prior plan.

In addition, Portability of Coverage allows for any participant whose previous coverage ended within 3-months prior to the enrollment date for this program to receive credit toward the pre-existing condition waiting period. When completing the enrollment forms, participants must provide the appropriate information from their prior health insurance carrier to receive this credit.

To request enrollment forms, please call the MBA Trust Consultants at 800-545-7011, extension 6. Participation in the MBA Trust becomes effective the first of the month following receipt and acceptance of the applications as well as the first month's premium payment is made. Membership in an endorsing trade association or organization must be confirmed before coverage can be approved.