

2026 Plan Updates



PEO4ME

Agenda



PEO4ME

- ✓ Union Membership Clarification
- ✓ General Updates and Compliance
- ✓ Group Eligibility Changes
- ✓ Submission Checklist
- ✓ Resources
- ✓ Group Implementation Timeline
- ✓ Large Producer One-time Bonus
- ✓ Required Training Video and Quiz for all Producers

Union Membership Clarification

All members of PEO 4 ME become a CSJB (Central State Joint Board) union member and pay union dues.

This gives them access to the health and welfare benefit of Central States Joint Board.

****A new group cannot be part of another union while participating in this plan. All groups must be independent of any other union in order to remain eligible.****

www.csjbunion.org

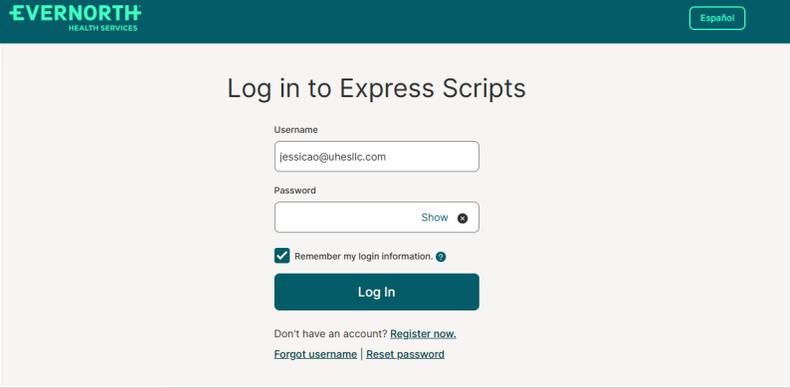
[Master Labor Contract](#)

[Client Service Agreement](#)

General Updates

- Our new RX provider as of 1/1/26 is **Express Scripts / Evernorth**
- All current members received at least 2 letters notifying them of the change in the mail as well as new RX cards. Prescriptions were transferred to the new provider.
- Some members notified us that they did not receive the cards in the mail. Please note cards are labeled under the name Evernorth, so it is possible they were overlooked in the mail.
- For the quickest and easiest access to their current ID card and claims, we recommend that members register online at:
www.express-scripts.com
- If members have any questions regarding **RX claims**, please refer them directly to the Fund Office, as they have full access to claims and can troubleshoot prescription issues:
312-738-0822

www.express-scripts.com



The screenshot shows the login interface for Express Scripts. At the top left is the Evernorth Health Services logo, and at the top right is a button labeled 'Español'. The main heading is 'Log in to Express Scripts'. Below this are two input fields: 'Username' with the value 'jessicao@uhsllc.com' and 'Password' with a 'Show' toggle. A checked checkbox labeled 'Remember my login information' is present. A teal 'Log In' button is below the fields. At the bottom, there are links for 'Don't have an account? Register now.', 'Forgot username', and 'Reset password'.

Group Eligibility Changes

- ✓ Minimum of 5+ lives enrolled
- ✓ 50% of the total number of ALL full-time employees to participate in the plan.
- ✓ All groups will be quoted with Principal regardless of size.
The rates on the website are the standard plan rates. The group specific quote will be lower than these rates but the same plan designs.
- ✓ All ancillary products will be serviced by a Relation Insurance account manager.
They will handle member support, billing questions, and ongoing administration related to these benefits
- ✓ All groups are required to submit medical questions for approval:
 - [Simplified Underwriting Risk Form- Groups of 10+ lives](#)
 - [Medical Questions for Employees- Groups of 5-9 lives](#)

Important Submission Requirements

Will this group meet participation?
We require a minimum of 5+ lives enrolled and 50% of the **total number of full-time employees** to participate in the plan. Any waiver must be a valid waiver with **proof of other coverage to be submitted**. We do not accept waivers with no other coverage.

Is the Intake form **completely filled out** and signed by the employer?
We will not accept intake forms that have missing information.
Be sure to include:
1. The total number of full-time W2 eligible employees
2. Weekly hours to be eligible for benefits (range 30-40 hours)
3. Employer contribution must be at least \$600 for the package

Voided check

Census (with **ALL full-time W2 eligible employees** included)

I have read and understand the disclosures on this and the next page for this plan and shared them with the group

Most recent renewal

Wage and Tax Report most recent quarter- marked with the following:
FT = Full time (Eligible for benefits)
PT = Part time (Ineligible for benefits) T = Terminated

<input checked="" type="checkbox"/>	Document	Description
<input type="checkbox"/>	Census	Census of all Full-Time Employees
<input type="checkbox"/>	Voided Check	The account your monthly premium will be debited from via ACH
<input type="checkbox"/>	Quarterly Wage and Tax Report	Wage and Tax report from the most recent quarter marked with the following: FT = Full time (Eligible for benefits) PT = Part time (Ineligible for benefits) T = Terminated
<input type="checkbox"/>	Current Renewal	Current Renewal from medical carrier
<input type="checkbox"/>	Medical Questions	<input type="checkbox"/> IMQ - Individual Medical Questionnaires- groups of 5-9 enrolled <input type="checkbox"/> Simplified Underwriting Risk Review Form- groups of 10 + enrolled

Group Submission Checklist

The submission requirement checklist is available in two locations, and both documents are available and updated on www.peo4me.com/partners:

1. [Broker Education / Checklist](#)
2. [Group intake form](#)

***Please make sure all documents are submitted together to: info@peo4me.com**

Resources

New clients always have many questions. We created a webpage and video that can answer many of the initial questions that clients have after becoming members :

www.peo4me.com/newmemberinfo

New Member RESOURCES AND FAQS

We are excited to work with you! Welcome to our plan.

Please familiarize yourself with the links below. They include important plan information that will help you navigate your new plan and enjoy the comprehensive benefits. We know that changing insurance plans can be stressful, but we are here to help you transition with as few issues as possible.

Using Your Temporary ID Cards

In the center box of each temporary ID card letter, you'll find **key eligibility phone numbers** that providers may need to verify coverage before you receive your permanent cards:

Important phone numbers:	
Pre-Admission Call Review:	1-800-816-2752
Claims status inquiries (Non-PPO Physicians and Members):	1-312-738-0822
For coverage eligibility or claims denial inquiries, call the Nurse at 312-738-0822.	

- **Provider Eligibility Verification:**
☎ **312.738.0822**
(Used by providers before services are rendered)
- **Pharmacy Inquiries:**
☎ **866-716-7371**

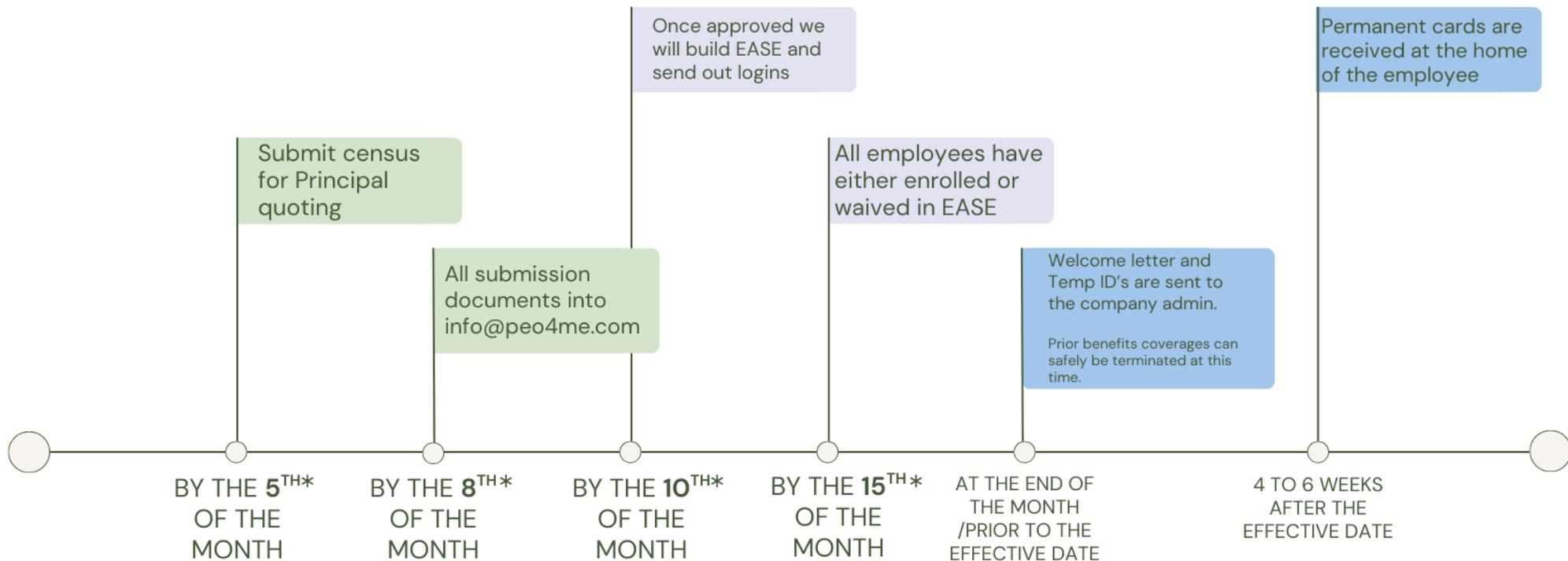
Important FAQs



- **Dependent names will not appear** on temp or permanent cards—but they are still covered.
- **Permanent cards** will arrive by mail in **4–6 weeks** directly to each member's home.
- Each member will receive **3 separate cards**:
 1. **CSJB Union / BCBS Card – Medical**
 2. **Financial Card**
 3. **Prescription Card**

Sample of ID cards

Implementation Timeline



* or the next business day if the deadline falls on the weekend.

Agent bonuses for 3-1-26 to 1-1-2027

One time bonus- Large group new business only

# Members	Bonus \$
25 to 99 members	\$25 per member
100 to 250 members	\$50 per member
250+ members	\$100 per member

Groups must have at least 25 members to qualify for bonus.

Required Training for all Producers

To ensure you are fully prepared to present our plan accurately and confidently, we have created a new educational video for all partners. Viewing this training and completing the accompanying quiz is **mandatory** and required in order to sell our plan. This helps us maintain consistency, compliance, and the highest level of support for the groups you serve.



The video player interface shows a man in a grey t-shirt on the left. On the right, the PEO4ME logo is displayed above the title 'Partner Training'. Below the title, a short paragraph of text reads: 'Thank you for your new or continued partnership with PEO 4 ME. This tutorial will review some of the most important aspects of our plan. We are committed to making our partnership successful, and providing clear education is essential to our shared success.' At the bottom of the video frame, there is a progress bar with a play button, a volume icon, a timestamp of 00:03, a total duration of 08:07, a 1x zoom icon, and a full screen icon. Below the video frame, an orange button contains the text 'Required Quiz for Partners'.

www.peo4me.com/partner-training

The quiz is located below the video. This will take you only a few moments to complete after you view the video.