



PEO4Me

THANK YOU PARTNERS

FOR YOUR CONTINUED SUPPORT

Agenda



MEDICAL
QUESTIONS



2026 RENEWAL
NUMBERS



NEW ONBOARDING
SYSTEM PREVIEW



WAGE AND TAX
NEW INTAKE FORM



QUOTING 10 +
LIVES WITH
PRINCIPAL



FAQ
Q&A
SESSION



Medical Questions

Please answer the following questions for yourself, your spouse, and any dependents included in the application for coverage eligibility:

- 1) Has the prospective client or any of his/her dependents been under a doctor's care currently or within the past five years for any of the following conditions: cancer, heart disease (including bypass), heart attack, heart surgery, or stroke?
- 2) Has the prospective client or any of his/her dependents applying for coverage been home-bound, incapacitated, or incapable of self-support due to a medical condition within the past five years?
- 3) Has the prospective client or any of his/her dependents been under a doctor's care currently or within the past five years for organ failure or an organ transplant involving the kidney, liver, lung, or heart, or for any form of organ support (e.g., dialysis)?
- 4) Is the prospective client or any of his/her dependents applying for coverage currently pregnant or expecting?
- 5) Has the prospective client or any of his/her dependents seeking coverage have an upcoming planned surgery?

If the account holder, their spouse, or any dependents answer "yes" to any of these questions, they will not be eligible for coverage. You can, however, find coverage options on www.healthcare.gov

For individuals
1099


- Groups with no prior coverages
- Newly established groups
- Groups that have more than 15% renewals

Medical Questions



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2026 Renewal Numbers

TIERED RATES								
	H&W125	DENTAL 125	VISION 125	ACCIDENT	LIFE IOK	ADMIN125	Union	Total
Employee Only	\$746.00	\$75.00	\$15.00	\$12.00	\$10.00	\$100.00	\$27.00	\$985.00
Employee + Spouse	\$1,530.00	\$150.00	\$30.00	\$12.00	\$10.00	\$200.00	\$27.00	\$1,959.00
Employee+ (Children)	\$1,169.00	\$150.00	\$30.00	\$12.00	\$10.00	\$200.00	\$27.00	\$1,598.00
Employee+ Family	\$1,669.00	\$220.00	\$45.00	\$12.00	\$10.00	\$200.00	\$27.00	\$2,183.00
Waived Employees					\$10.00		\$27.00	\$37.00
H&W, Dental, Vision, Accident and Life benefits are part of a benefits package.								
<div>  <div> <p>5-year average renewal of less than 3%</p> <p>Accident coverage is for Employee/Member only</p> <p>Groups above 10 have custom ancillary rates</p> <p>First Year Dental Max is \$1,000, Second year increases to \$2,000</p> <p>Surcharge for 4 or more dependent children – Dental :\$50 , Vision: \$15 per child</p> </div> </div>								



CENTRAL STATES JOINT BOARD

New Onboarding System Preview



Overview of key features



Improvements in user
experience and efficiency



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New Intake form

- New form available on www.peo4me.com/partners
- New requirement for groups of 2+ lives - **Wage and Tax form**

Additional Documents Required- (Please check off documents that are submitted)

✓	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	Established Companies: Wage and Tax report from the most recent quarter Newly Established Companies that have not yet filed a Wage and Tax report: <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Most recently 2 week payroll record
<input type="checkbox"/>	Current Renewal	Current Renewal from medical carrier

New Member Resources

- **Webpage full of resources for New members:**
- *An informational page and corresponding video*

Using Your Temporary ID Cards

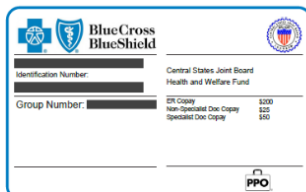
In the center box of each temporary ID card letter, you'll find **key eligibility phone numbers** that providers may need to verify coverage before you receive your permanent cards:

Important phone numbers:
Pre-Admission Call Review: 1-800-810-2752
Claim status inquiries (Non-PPO Physicians and Members): 1-312-738-0822
To confirm eligibility or obtain benefit information, call the toll-free number 1-800-797-9791.

- **Provider Eligibility Verification:**
☎ **312.738.0822**
(Used by providers before services are rendered)
- **Pharmacy Inquiries:**
☎ **1.800.797.9791**

Examples of ID cards

Front of Card for Medical



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. **Optum RX** – Pharmacy
 3. **Principal** – Dental and Vision
- ☒ **You will receive 2 cards of each type, if you need more, please contact your account manager at the emails above.** This can only be done after you have received your first set of cards.
- ☒ **There is no online BCBS portal access** with this plan. You will receive an EOB (explanation of benefits) to your home address that outlines how the claims are being paid to your provider.
- ☒ Please be sure that your **marriage and birth certificates have been submitted** or your claims will not be processed for your dependents. Once they are submitted, the claims will be paid.
- ☒ Maintenance drugs must be filled through the OptumRx Mail Service Pharmacy, which

- Examples of the 3 cards they receive
- How to use temporary cards
- Key phone numbers
- FAQ's
- Contact emails

www.peo4me.com/newmemberinfo

Principal Quoting – 10+ lives

- We will be quoting principal for groups of 10 + lives
- We will need the census no later than the 7th of the month prior to the effective date



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FAQ

- **Domestic Partner coverage-** The union requires a marriage certificate for dependent spouses. In some states that recognize common law marriage, the union will accept a dependent that qualifies. *Varies by state*
- Please consult us prior to attempting to enroll a dependent with a common law marriage.
- **EAP and Teledoc** - Both are available at no cost the member.



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Disclosures:

- Calendar year plan.
- **Domestic partners are not covered. Common law marriages are recognized when mandated by the state.**
- Prior deductible and out-of-pocket are not credited.
- **\$27 monthly union dues per member including waivers. Proof of other medical coverage required to be submitted.**
- In-network only coverage except for emergency. See SBC for details.
- Pricing valid through December 31st.
- Copies of Marriage Licenses and Birth Certificates are required for dependents' coverage.
- 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 your local pharmacy, if you need to remain on the drugs for longer, they are called maintenance drugs and need to be filled by OptumRx Mail Service Pharmacy).
- All coverages begin on the 1st of the month. Enrollments must be completed by the 15th of the month prior.
- Payment drafts for individuals occur on the 15th of every month. Payment drafts for PEO 4 ME GROUP occur on the 18th of every month.
- Late payments or NSF will result in the penalties below:
 - **First Occurrence:** A \$50 fee will be applied. To maintain benefits, full payment must be received by the 25th of the same month.
 - **Second Occurrence:** A \$250 fee will be applied. To maintain benefits, full payment must be received by the 25th of the same month.
 - **Third Occurrence:** Benefits will be terminated. No re-enrollment allowed.
- **There is no access to BCBS online portal. You will be sent your Explanation of Benefits (EOB) in the mail directly to your address.**
- **The ID cards will only have the member's name on them, even if dependents are on the plan. If you need additional cards for dependents, please contact service@uhesllc.com, for individuals or groupservice@uhesllc.com for groups.**
- **1-year minimum contract required.**

Q & A



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