



# SECURE ONE<sup>SM</sup>

Benefit Administrators, Inc.




*"Administrator's With A Solution"*

Volume 10, Issue 1



Preferred United Plans<sup>®</sup>  
"Alternative Funding"



## Preferred United Plans<sup>®</sup> "Alternative Funding"

The Small Employer  
Solution for Group Health  
Care Coverage Since 2013

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### Preferred United Plans "Alternative Funding" Utilizes Database Underwriting For Employers Having 12+ Medical Employees. NO IHQs!

SecureOne Benefit  
Administrators Since 1979

**Contact**  
Marketing Department  
888-299-1196  
www.secureoneinc.com

- ❖ PUP-AF Requires:
  - Census with the following information
    - First & Last name (preferably split)
    - Genders
    - DOB for each member
    - Zip code for each member
  - Coverage Tiers:
    - EE, ES, EC, Family, WO (waiving out), WP (waiting period)
  - COBRA
    - Member on or in COBRA waiting period
  - Current SBC or benefit summary
  - Current rates/renewal rates
- ❖ PUP-AF Compensation
  - \$40 PEPM
- ❖ PUP-AF required information reviewed by underwriting department
  - Allow five (5) working days for underwriting completion
  - Following outcomes:
    - Preliminary Firm Rates
    - Declination
- ❖ Final determination of "Preliminary Firm Rates"
  - Employer application
  - Most current wage & tax
  - Agent must sign & date PUP-AF enrollment census to ensure no changes need to be made
    - If changes are made to the census, then rates will be re-evaluated by database underwriting and can have re-rated "Preliminary Firm Rates" or be declined
    - If no changes are made & everything matches the wage & tax, then the "Preliminary Firm Rates" become final

*Members can check claim status & eligibility  
as well as have access to their benefits, plan documents & EOBs  
24/7 through our SecureOne Health Portal!*

***Click Here To Go To The Portal Now!***

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