Team,

BHPI, the TPA for LifeX, has rolled out an interesting Level Funded group health plan.  I attended the meeting.  Micro Site for brochures, census and more:  <https://www.bhpigroup.com/>

**Details are:**

* BHPI is the TPA & Program Manager
* MVP in charge of distribution
* A+ reinsurer
* Not a LifeX group product (remember LifeX is an employer)
* CIGNA, PHCS (PHCS Extended, 92% of Anthem)
* 3 to 1,000 lives
* 50% contribution of eligible
* 50% participation (of the lowest price plan $167)
* Only 3 knock-out questions (answered by owner).  **Is anyone disable? Any surgery scheduled? 10 or more days in the hospital past 12 months)**
* No wage and tax form required, only a census (very liberal)
* Fully compliant for Employer Group Health Mandate
* Premiums are tax deductible
* Submission deadline for the 1st of next month is 20th
* HSA’s available, administered by Lively.  ID Card provided.  $25 Deposit per month provided
* Rates are “fixed”
* Groups are issued immediately
* Group Life included on the HSA ($10 extra on other plans)
* No specialty RX covered
* Over 1 million insureds currently
* Agencies appoint first (UBP), agents are “just in time" upon first case submission
* Comp is high for groups.  PPPM, increased for spouses and children
* Attach company logo to submission and the employee ID Card will include it