Choice Health Options Business Rules

The plan is offered through the Collective Wellness Association for individuals and groups. Groups of 10+ lives have more options and affordable rates. Please inquire if interested. It's designed to pair with a HDHP or a plan like MMP's below.

- There are no pre-existing condition clauses or waiting periods on this plan including dental.
- Enroll through your back-office benefits store at https://reps.enrollible.com/ (lower left)
- Cutoff 21st for the 1st effective date
- All renewals June 1st regardless of enrollment date. Please note to clients' slight changes to the plan or premium will go into effect for everyone on June 1st
- Please note to client Enrollible, Inc. is what shows on back/credit card statements
- Initial Payment will occur between the 21st & 30th of the month.
- Your Monthly Payment will occur on or about the 30th of the month prior to the service month. (There is NO monthly charge for EFT, there is a 3.5% charge for credit card transactions).
- There is a $35 fee for insufficient funds. If it cannot be collected from the insured, the producer will be responsible for reimbursement through commissions. Watch for emails from Enrollible as you are cc'd on your members payment issues.
- Commissions are processed around the 22nd of the month for the prior period. It may take 3-5 days for direct deposit.
- Included in the premium is a $7 fee for health product, $4 fee for Dental and Vision. These fees are non-commissionable. Additionally, the credit charge of 3.5% is not commissionable.
- Physical cards will be mailed out to arrive 5-7 business days from the EFFECTIVE date. If a client needs a temporary card, please have them call customer service at 888-505-7724.
- The Health Wallet app is available for digital cards, telemedicine access, EOB's and more.
- For stand-alone dental and vision, members will receive a welcome letter after effective date. Dental members receive a physical card, vision members are instructed to register here: https://www.deltadentalnj.com/ To view benefits on the Delta Vision – VSP portal. VSP providers use the subscriber SS# to verify benefits.
- Client Termination: Go to your dashboard and tap "Manage" then "View Members." Find the member name, click on the Red Icon to the far right, fill out the pop-up window and submit the request for Termination for the member. If the client is set to draft within 3 days, email info@enrollible.com with client name, system ID # and termination date.
- The process is the same for employer group. From dashboard, "View Employers & Group," find group, view clients at far right and find employee.
- Email support@choicehealthoptions.com for agent support
- Email info@enrollible.com for billing or commission support
- Members can contact SBMA for plan information at 888-505-7724
- Members can contact Delta Dental and VSP vision at 800-452-9310