OneHealth Contracting and Business Rules

OneHealth:

OneHealth is a Major Medical PPO Health plan with the Cigna network design for both individuals and employer group.

- To request contracting, contact kcasale@madivio.com with the subject line OneHealth contracting.
    - A website is created specifically for you and will be emailed with password.
    - Welcome email is sent from support@onehealthplus.com
- OneHealth provides rates after the medical questions are answered. Rates are good for 60 days. If one is approved there are no pre-existing condition clauses.
- OneHealth provides extensive training within their portal. It's incredibly important to review in order to maneuver your back office. Some immediate guidance includes:
    - See how to create your self-enroll website by visiting training – how to upload your logo tutorial.
    - To view client quotes in your dashboard, go to the top and click Profiles -> Clients -> Advanced Search. Scroll to the bottom on the left side and you will find a search button. Your clients will be listed there. To view their quote, click the folder to the right of their name. On the left there is a folder towards the bottom listed as "Products" If they are approved, under that folder it will say "Purchase Pending Cigna" -> click on "Cigna" -> on the bottom right click on "Quote Eligibility." Just make sure you select the correct dropdown if the client selects family, E+S, or EE for individuals. If they are declined, under the Products folder, it

will say "Underwriting Rejected" and no quotes will be available to view.

- Initial Payment upon enrollment. Payments are processed go forward on the 20th of the month for each member.
- Cutoff is suggested on the 18th to receive tangible fulfillment, 28th is true cutoff. Temporary cards are accessible via email, however. Effective date is the 1st monthly.
- Your Monthly Payment will occur on or about 30 days from effective date.
- Commission are paid as earned, monthly on or about the 15th of the month.
- Physical cards will be mailed out to arrive 5-7 business days from the effective date. Digital cards are provided via welcome email on the effective date
- Deductibles and benefits reset Jan 1. All benefits are calendar year benefits. All policies are conditionally renewable. If a plan is non-renewed an SEP takes place.
- The client can cancel via their OneHealth Portal. If cancellation occurs after the 20th of the month, they will need to send an email to hfuchek@onehealthplus.com to receive a refund as the payment for the following month was already drafted. For agent support email
- Note – Employer group enrollment process differs. This is handled in training through the OneHealth Group Enrollment team. Reach out to Kaitlin Frank at kfrank@onehealthplus.com