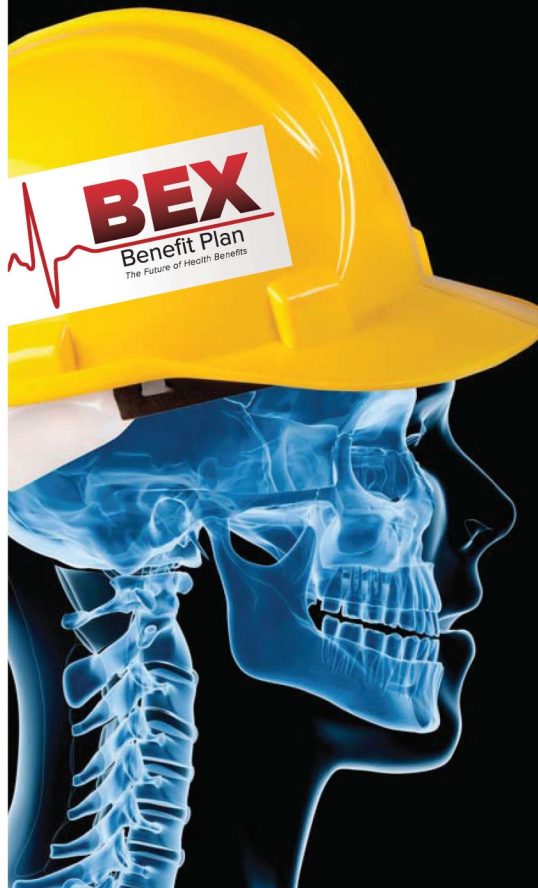


Examine your healthcare dilemma...

...take a look at the new
BEX Benefit Plan,
a better way to deal
with your company's
healthcare benefits!



The health insurance industry has changed dramatically in the last several years with the advent of the Affordable Care Act (ACA). This has forced many companies to change health plans and pay substantially higher premiums.

A new health benefit program called BEX Benefit Plan is an innovative alternative to the ACA. It's designed specifically for the Ohio construction industry, allowing for more coverage options and provider choices, including plans with copays and prescription drug cards. The BEX Benefit Plan uses demographics as well as medical underwriting to help determine a company's contribution rate, while still allowing for pre-existing conditions.

BXBenefits has been chosen as the exclusive agent to bring this self-funded Multiple Employer Welfare Arrangement (MEWA) health plan to the industry. Our member companies can expect the highest quality of service and dedication while receiving valuable advice, review and planning on a wide variety of comprehensive insurance products, all designed to meet the needs of the Ohio construction community.

For more information about the BEX Benefit Plan, contact Scott Tovissi at 877-987-9292 or email him at scott@bxbenefits.com.

Plan Advantages

- Utilizes Medical Mutual's SuperMed Plus provider network of physicians and hospitals
- Uses demographics and medical underwriting to determine each company's contribution rate
- Pre-existing conditions that are disclosed are covered as any other illness
- Eligibility, enrollment and COBRA administration are fully integrated
- All employers are provided with a Summary Plan Description (SPD) for the BEX Benefit Plan that meets the compliance regulations of the Employee Retirement Income Security Act (ERISA). (All employers are required to provide SPD's for all of their health and welfare benefits)
- Sole Proprietors are eligible to apply
- Plan year and deductible both run on a calendar year basis
- Flexibility in traditional plan offerings as well as Health Reimbursement Accounts and Health Savings Accounts if those suit your needs
- Self-Insurance Trust is reinsured to provide terminal liability to all participants
- Provides small employers with a cost competitive alternative to the Affordable Care Act (ACA)
- It is the only Multiple Employer Welfare Arrangement (MEWA) in Ohio designed specifically for the construction industry.
- Builders Exchange Benefits, Inc. (BXB) is the exclusive broker for this plan and will assist employers and employees wishing to enroll
- The BEX Benefit Plan, like all MEWA Plans, must meet the stringent standards of the Ohio Department of Insurance, the Department of Labor and the Internal Revenue Service. This is done to protect the plan participants



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**Let BXBenefits
help you create an
employee benefit
both you and
your employees
can afford.**

**Utilizes Medical Mutual's
SuperMed Plus provider
network**

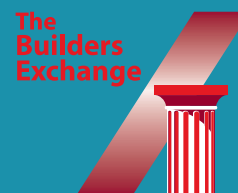
**Attract and retain
employees because you
offer health benefits**

**Provides small employers
with a cost competitive
alternative**

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about the
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contact Scott Tovissi at
877-987-9292
or email him at
scott@bxbenefits.com.**



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Serving all of Ohio

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