

Frequently Asked Questions - Program Overview

Question: | **Do I have to be a member of the Master Builders Association of King & Snohomish Counties to participate in the MBA Health Insurance Trust?**

Answer: | Participation in the MBA Trust requires the company to be a current member of a sponsoring or endorsing trade association or organization (Master Builders Association of King & Snohomish Counties; Associated Builders & Contractors of Western Washington; Associated Builders & Contractors – Inland Pacific Chapter; Northwest Marine Trade Association; Safety Management Advocacy Resources Training; and Washington Chapter of the Painting & Decorating Council of America). Annual Membership Dues and Access Fees (if applicable) must be maintained each year to continue participation in the MBA Trust.

Question: | **Are we required to cover all employees?**

Answer: | Employee/Subscriber participation levels are required on the MBA Trust program. For details, please see the Minimum Employee/Subscriber Participation Requirements included on the General Information page of this proposal.

Question: | **How am I billed for coverage through the MBA Trust?**

Answer: | Detailed monthly billing statements are sent to each participating company 1 to 2 weeks in advance of the billed month. Payments are due on the first day of the billed month and become “delinquent” if not received before the 15th day of the billed month. Program cancellation will result if full payment is not received within 45-days of the payment due date.

Question: | **What is COBRA and how is it handled?**

Answer: | COBRA is a federal law affecting continuation of employer-based health coverage beyond the point when termination of coverage would normally occur. MBA Trust companies subject to federal COBRA Continuation Coverage regulations (generally, companies with 20 or more full and part-time employees) are provided with COBRA services at no extra charge. The MBA Administrator provides COBRA services with the exception of the company’s Notification Requirements.

Question: | **Does the MBA Trust offer coverage for Domestic Partners?**

Answer: | The MBA Trust offers, on a group-by-group basis, Domestic Partner Benefits. This benefit will be available only to those groups with:

- 20 or more covered employees
- **OR;**
- groups who have a “qualifying” contract with a governmental entity (city, county or state) that requires that this benefit be offered as part of its contracting process

If you have any questions about the availability and requirements needed to offer this benefit, contact the MBA Trust Consultants for more information.

Question: | **If I cancel or terminate my coverage through the MBA Trust, can I enroll again at a later date?**

Answer: | Any company terminating or cancelling coverage from the MBA Trust for any reason is not eligible to reapply for a minimum of 24-months following their termination date.