Staff Benefits Management & Administrators (SBMA)

**Coverage Period: 04/01/2024 – 3/31/2025**

IMPORTANT PLAN INFORMATION

|  |  |
| --- | --- |
| GROUP PLAN NAMES | MEC Enhanced CareMEC Elite CareMV Zero Extra Care High Hospital Indemnity |
| GROUP PLAN# | 89010001 |
| MULTIPLAN/GROUP NAME | JFC Temps, Inc. |
|  |  |
| Enrollment  | 717-761-8095 or email completed enrollment application to wortiz@jfcsglobal.com  |
| Member ServicesDoctor/ Provider Verification | 888-505-7724 option 2 888-505-7724 option 1 |
| To find a PHCS Provider for **MEC Enhanced Care** and **MEC Elite Care** | 800-457-1309[www.multiplan.com/sbmaspecificservices](http://www.multiplan.com/sbmaspecificservices)  |
| To find a PHCS Provider for **MV Zero Plan** | 800-454-5231[www.multiplan.com/sbmapa](http://www.multiplan.com/sbmapa)  |
|  |  |
| Hospital Indemnity | Extra Care High |
| Customer Service | 1-888-505-7724 option 2 |

**PRESCRIPTION / PureRx Powered by ProCare Rx**

|  |  |
| --- | --- |
| RX Group | 001JFC |
| PCN | 8001002 |
| Bin | 018364 |
| Customer Service | 888-899-5122 |
| Website | [https://www.sbmabenefits.com/purerx/](https://link.edgepilot.com/s/ef193903/qmo3hzel7Eq8eh_rHQrQog?u=https://www.sbmabenefits.com/purerx/)           |

**OTHER MISC SERVICES INFORMATION**

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| --- | --- |
| **HealthiestYou**: to locate a Dr who can diagnose, treat, and prescribe over the phone 24/7/365 | [www.healthiestyou.com](http://www.healthiestyou.com) Customer Service: 1-480-779-4360 or help@healthiestyou.com Need a doctor? Call 1-866-703-1259 x1 Account Help? 1-866-703-1259 x3or go online at [member.healthiestyou.com](https://member.healthiestyou.com/login)  |
| **freshbenies** – convenient access to virtual doctor visits.  | 855-373-7450 Member Services (Recuro Health)[www.freshbenies.com](http://www.freshbenies.com)  |

**Frequently Asked Questions**

**Who is the insurance provider?**

Staff Benefits Management & Administrators (SBMA)

**Am I eligible for coverage?**

Employees regularly scheduled and working a minimum of 30 hours per week will be offered benefits effective on the first of the month following 59 days of employment.

**Am I able to add my spouse and children to my coverage?**

Yes, you may enroll your eligible dependents in the same plan you choose for yourself. Eligible dependents include your legal spouse and your children up to age 26.

**How will I be notified when I am eligible for health coverage?**

You will be notified via email. Employees will receive an email from JFC Global Human Resources Department with a Benefit Guide and Enrollment Application to enroll in the benefit program.

**What happens if I ignore the email?**

If you do not elect benefits by the deadline date in the email sent to you, you will not have another opportunity to elect coverage until the next open enrollment period in March for 2025 for an April 1 effective date, unless you have a qualifying life event.

**What is considered a qualifying life event?**

A change in your situation such as marriage, divorce, legal separation, death of spouse, birth, adoption, loss of other health coverage, change in your dependent’s eligibility status because of age, reduction of hours, or loss of employment. Proof of your qualifying life event will need to be provided. Once provided, you will be able to enroll, make changes or cancel coverage outside the normal enrollment period. Enrollment must occur within 30 days of the qualifying event.

**How do I enroll?**

1. Complete the Enrollment Form and return it to wortiz@jfcglobal.com before or by the deadline date specified in the email you received from JFC Human Resources Department.

**How do I locate providers participating online?**

To locate a participating provider who accepts the **MEC Enhanced or MEC Elite** plan, call 1-800-457-1309 or visit [www.multiplan.com/sbmaspecificservices](http://www.multiplan.com/sbmaspecificservices) and click “Find a Provider” located in the top right-hand corner of the page and follow the steps below.

1. After acknowledging you have read the disclaimer at the bottom of the screen, click on the green “Select Network” button.
2. When selecting your network, choose “PHCS,” then “Specific Services.”
3. Enter one of the search criteria suggested in the search box to begin your search.
4. If your browser settings don’t allow your location to be detected, enter a zip code.

To locate a participating provider who accepts the **MV Zero** plan, call 1-800-454-5231 or visit [www.multiplan.com/sbmapa](http://www.multiplan.com/sbmapa) and click “Find a Provider” located in the top right-hand corner of the page and follow the steps below.

1. Read the acknowledgment on the bottom of the screen and click OK
2. Enter a provider name, specialty, or facility type in the search box or choose one from the drop down
3. Enter your city/county and click on the magnifying glass icon to search
4. Read the statement at the bottom of the screen and click OK to view the results

**I lost, forgot, or haven’t received my ID card. How does my medical provider verify I have coverage?**

Medical providers can call 1-888-505-7724 and choose option 1.

Employees can contact JFC Human Resources at 717-761-8095 and request a PDF copy of their card emailed to them and order a replacement card that will be mailed to their home address on file.

**Who do I contact regarding questions about the prescription Pure RX plan?**

* **Customer Service** – call 1-888-899-5122 or visit [www.sbmabenefits.com/purerx/](http://www.sbmabenefits.com/purerx/)

**What Pharmacies will accept my prescription card?**

There are more than 60,000 in-network retail pharmacies. For specific in-network pharmacy questions, or to check whether your local pharmacy is in network, please contact PureRX’s dedicated member support team at 888-899-5122.

Here are a few National Chain Pharmacy that participate in the PureRX’s pharmacy network: Costco, CVS, Gian, Rite Aid, Sam’s Club, Walgreens, Walmart, and Wegman Food Market.

**Do you offer Dental and Vision coverage?**

No, but JFC provides a link on JFC’s website under Resources – General Information – click on Dental & Vision Insurance Information and Enrollment Guidelines to be taken to Ameritas website. Here employees will be able to select a dental and/or vision plan that best meets their needs. Employees will be responsible for enrolling on their own and paying the provider directly; payroll deduction is not available.

**Who do I call if I have questions about my dental and/or vision coverage through Ameritas?**

Contact customer service at 800-300-9566 or Ameritas’ support team at 855-728-7542.

Or via email at star.sales@ameritas.com

**I’m looking for the status of my application for dental and/or vision application. Who do I call?**

JFC is not involved with the enrollment process. You can contact Ameritas Administration Team at 800-659-2223 or email them at adminserv@employeebenefitservice.com

**What number do I call (*after enrollment*) if I have questions about my Extra Care High hospital plan?**

Call SBMA at 1-888-505-7724; when asked what product you are calling about, indicate, “Hospital Indemnity.”

**Can I cancel/drop the medical coverage?**

Per IRS guidelines, medical coverage elections cannot change or be cancelled until open enrollment unless you have a qualifying life event. (ex. Marriage, divorce, birth, death, loss of other coverage, reduction of hours).

**Where can I find information about my coverage?**

You will also find Plan information at [www.jfcglobal.com](http://www.jfcglobal.com) under Resources – General Information – and clicking any of the links below “ACA Medical Plan and Enrollment Information.”

\*\*Spanish version of the plans is also available on JFC’s website\*\*