



GROUP BENEFITS ADMINISTRATIVE GUIDE

Banyan Administrators, LLC –
Managers for the CalCPA ProtectPlus Programs

Group Benefits Administrative Guide

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Introduction

The purpose of this guide is to present, in a clear and comprehensive manner, the policies and procedures applicable to all CPAProtectPlus members and their employees enrolled in the CPAProtectPlus programs.

This administrative guide should be retained for future reference. Please direct all questions concerning the content of this guide to Banyan Administrators, LLC – Managers for the CalCPA ProtectPlus Programs (Banyan).

The procedures contained in this administrative guide have been adopted from the guidelines established by the Group Insurance Trust of the California Society of CPAs (The Trust), Anthem Blue Cross (Anthem), Delta Dental (Delta), The Hartford, Vision Service Plan (VSP) and Banyan.

The Trust, Anthem, Delta, The Hartford, VSP and Banyan reserve the right to amend this administrative guide and request any and all documentation necessary to verify employee eligibility, business ownership, and compliance with the policies set forth in this administrative guide, at any time.

The Trust and Banyan have a contractual agreement allowing Banyan to perform premium billing and collection functions in conjunction with the insurance carrier. In addition to sending invoices to all participating CalCPA ProtectPlus members each month, Banyan also facilitates the processing of applications for new subscribers, the termination of subscribers, and any changes in policy type for enrolled subscribers in the health and welfare programs.

This entire guide is a plain-language summary of some of the key administrative provisions of the health and welfare programs offered by the Group Insurance Trust of the California Society of Certified Public Accountants. In the event of any conflicts between the information in this guide and the official plan documents, the plan documents will govern. Copies of these documents are available through the plan's administrator or on the website: www.cpaprotectplus.com. This guide is not intended to provide a guarantee of medical coverage or CalCPA membership. The Group Insurance Trust reserves the right to change benefits under CalCPA ProtectPlus at any time.

Open Enrollment Changes

The Open Enrollment Changes listed below are only permitted during the annual Open Enrollment Period. This period typically runs from November through December each year. The specific dates of the Open Enrollment Period are communicated in your annual Open Enrollment Communication Letter.

Plan Changes

The *Group Insurance Change Report (GICR)*, which was included with your annual enrollment letter, is also available online at www.CPAProtectPlus.com or can be obtained by calling Banyan. The *GICR* should be used to make any changes related to plan offerings. The *GICR* can be used to:

- Add or remove a plan from your employee's health insurance options for the upcoming plan year
- Transfer employees and their dependents between health insurance options
- Transfer all employees to a new health insurance option
- Remove Life or Disability coverage for all employees

Click on the link below to view an interactive ePresentation that reviews how to correctly complete the *GICR*.



Change New Hire Waiting Period

During Open Enrollment, you have the option to adjust your new hire waiting period and change the number of hours employees are required to work in order to be eligible for benefits. Available options are listed in the EZ Guide which you can download online at www.CPAProtectPlus.com or contact Banyan for a copy. In order to make adjustments to your business' new hire waiting period, simply complete and submit an updated *Subscription Agreement* to Banyan.

Add Employees or Dependents Who Previously Waived Coverage

During Open Enrollment, your eligible employees and their dependents who waived coverage during the previous plan year have the option to enroll in coverage effective January 1 without the need for a qualified life status change. In order to enroll employees who previously waived coverage, simply complete the *Employee Enrollment Form* which can be obtained on www.CPAProtectPlus.com or by contacting Banyan. In order to add an employee's dependent to a plan, simply complete the *Subscriber Change Request* which can be obtained on www.CPAProtectPlus.com or by contacting Banyan.

Remove Employees or Dependents

During Open Enrollment, your employees and their dependents have the option to terminate from coverage effective January 1 without having undergone a life status change. In order to remove employees or dependents from coverage, simply complete the *Subscriber Change Request* which can be obtained on www.CPAProtectPlus.com or by contacting Banyan.

Add Dental or Vision Coverage

During Open Enrollment, you have the option to offer Dental or Vision coverage to your employees for the plan year beginning January 1. In order to offer Dental or Vision to your employees, simply complete an updated Subscription Agreement and the *Delta Dental / Vision Service Plan Enrollment Form* for each employee. Both of these forms can be obtained on www.CPAProtectPlus.com or by contacting Banyan. Be sure to refer to www.CPAProtectPlus.com for information on group eligibility or call Banyan with questions.

Administrative Changes

Group Contact Changes

Complete and submit an updated *Subscription Agreement* to Banyan in order to change your Group Name. The *Subscription Agreement* is available at www.CPAProtectPlus.com or by contacting Banyan.

If you need to change your billing address, contact phone number or group contact name, simply call Banyan at (877) 480-7923 and you can make this change over the phone.

Employee Contact Changes

Complete and submit a *Subscriber Change Request* to Banyan in order to complete the following changes:

- Residence Address/Phone Number
- Name Changes
- Corrections to SSN, DOB, etc.

The *Subscriber Change Request* form is available at www.CPAProtectPlus.com or by contacting Banyan.

Life Status Changes

Undergoing certain life status changes will permit employees and/or their dependents to make changes to their insurance coverages outside of Open Enrollment. If an employee experiences a qualified life status change and needs to make a change to their enrollment, simply complete and submit a *Subscriber Change Request* form to Banyan. The *Subscriber Change Request* form is available at www.CPAProtectPlus.com or by contacting Banyan. The change request needs to be submitted within 31 days of the qualifying event. Otherwise, the coverage change will not be able to be processed mid-year. The qualified life status changes are listed in your summary plan document which is available at www.CPAProtectPlus.com or by contacting Banyan.

Request Replacement ID Cards:

In order to replace a lost or stolen Insurance Identification Card, you can follow any of the steps listed below.

- Visit Anthem or Delta's website and log in to request a new ID card
 - www.anthem.com
 - <http://www.deltadentalins.com/individuals/guidance/get-id-card.html>
- Call Anthem or Delta and request an new ID card
 - Anthem BlueCross: 1-888-209-7847
 - Delta Dental: 1-800-765-6003
- Call Banyan at 877-480-7923 and request a new ID card

Add Group Life or Group Disability Coverage:

Members of CalCPA have the option to enroll their employees working 30 hours or more per week into the Trust's Group Life or Group Disability coverage through the Hartford. Enrollment is permitted the first calendar day of every quarter. As this is an employer paid benefit, all employees working 30 or more hours are required to enroll. For more detail on the plans, visit www.CPAProtectPlus.com or call Banyan. In order to enroll in coverage, please complete the *Group Life/Group Disability Enrollment Form* which is located on www.CPAProtectPlus.com or by calling Banyan. Additionally, groups with 3 or fewer employees enrolling in the plans must complete the *Life-LTD Health Statement* which is also available at www.CPAProtectPlus.com or through Banyan.

Premium Payments

Invoice Enhancements

Click on the link below to view an interactive ePresentation that reviews enhancements and changes to your monthly premium invoice.



Billing Policies and Procedures

Due date: Premium Payments are due on the first day of the month of coverage.

Ex. Payments for January's coverage are due January 1

Invoice mail date: Invoices will be mailed approximately two to three weeks prior to the due date.

Automated Clearing House (ACH) Withdrawals will occur on or around the first day of the month of coverage. In order to elect ACH withdrawals as your method of payment, simply complete the *Automatic Payment Authorization* which is available at www.CPAProtectPlus.com or by calling Banyan.

Non-Sufficient Funds (NSF): When an ACH or check is returned for non-sufficient funds, the group will have 15 days to provide a replacement payment.

Pre-payments of future premiums due are permitted.

Additions and deletions of employees that are submitted with premium payments: Groups are encouraged to adjust monthly payments based on submitted changes; however, this practice is not mandatory. The adjusted amounts will appear on the next invoice.

Administrative Fee: The Trust assesses an \$11 per employee administrative fee that is embedded in the cost of your health insurance programs. This administrative fee covers the operating costs of managing the programs.

Group Coverage Cancellation

Requested Cancellation

Cancellation requests must be submitted in writing and must include the following information:

- Group Name
- Client Code
- Effective date of the cancellation
- Reason for the cancellation

Retroactive cancellations may go back 30 days maximum to the first of the month in which the request is made.

Note: If you have paid for coverage and the cancellation request is received within 30 days of the requested cancellation date, then your account will be reimbursed for the total amount paid as long as no claims have been submitted or paid.

Non-Payment Cancellation

Your group's premium must be received by the first of the month after premium is due. If you do not submit payment within these guidelines, your group's policy will be subject to termination.

Reinstatements

Reinstatements of terminated groups will be reviewed by the Trust if the following terms are met:

- Current month's premium must be paid
- Any past due premiums must be paid
- No more than 3 reinstatements within 18 months will be permitted

Reinstatement approval is solely at the discretion of the Trust.

Contact Information

Banyan Administrators, LLC – Managers for the CalCPA ProtectPlus Programs

Primary Contact For:

- Billing Inquiries
- Enrollment Changes
- Plan Information
- Terminations / Plan Changes

Mailing Address and Contact Information

Banyan Administrators, LLC -
Managers for the CalCPA ProtectPlus Programs
1215 Manor Drive, Suite 200
Mechanicsburg, PA 17055

Phone: **(877) 480-7923**

Fax: **(877) 237-4519**

Email: **CPAProtectPlus@Banyan-LLC.com**

Business Hours

Monday-Friday 8:00am-5:00pm PST

Group Insurance Trust CalCPA

Group Insurance Trust CalCPA

1235 Radio Road
Redwood City, CA 94065

Group Insurance Trust: 1-800-556-5771

Sales: 1-650-802-2406

Director 1-650-802-2405

Executive Director 1-650-802-2366

www.cpaprotectplus.com

Anthem Blue Cross **(Healthcare plans)**

Anthem Blue Cross Customer Service For ProtectPlus Members

Members Medical 1-888-209-7847
Mental Health/Outpatient 1-888-209-7847
Mental Health/Inpatient 1-800-274-7767

Anthem Blue Cross HMO Customer Service 1-800-227-3641

Anthem Blue Cross Out-of-State Provider Search 1-800-810-8583

WellPoint (Anthem Blue Cross) Pharmacy 1-800-700-2541

Mail Order Drug Program 1-866-274-6825

Health Access 24-Hour Nurse Hotline 1-800-700-9186

www.anthem.com

HSA Account Providers

The Bank of New York Mellon
Customer Service: 1-877-472-4200
Employer Support: 1-866-712-4551
www.HSAmember.com

US Bank
1-866-273-8275
www.myhsa.usbank.com

Alliant Credit Union
1-800-328-1935 x 2291
www.alliantcreditunion.org

California Society of CPAs

Phone: 1-800-922-5272
www.calcpa.org

Delta Dental (Dental Plan)

Customer Service
1-800-765-6003

www.deltadentalca.org/contact.html

VSP (Vision plan)

VSP Member Services
1-800-877-7195

T.D.D for the hearing impaired:
1-800-428-4833

www.vsp.com

The Hartford (Life insurance plan / Disability plan)

Customer Service
1-800-523-2233

www.thehartfordatwork.com/thaw/