

MINNESOTA CREDIT UNION EMPLOYEE BENEFITS PLAN



INSTRUCTIONS FOR RECEIVING A HEALTH INSURANCE QUOTE

Thank you for your interest in the Minnesota Credit Union Employee Benefits Plan (Plan). Below you will find information regarding the plan options being offered and instructions on how to receive a health insurance quote from the Plan.

IS YOUR CREDIT UNION ELIGIBLE TO PARTICIPATE?

Before proceeding make sure that your credit union meets the requirements to be eligible to participate in the Plan. To be eligible, a credit union must be:

- **Head-Quartered in Minnesota; and**
- **A Member in good standing of the Minnesota Credit Union Network.**

WHAT DOES THE PLAN OFFER?

Visit the [Pre-Enrollment Site](#) to learn more about the Plan Options, Provider Networks, Wellness Programs and more. Contact Medica's dedicated customer service team at **(855) 857-2045** with any questions about the Plan offerings.

THE QUOTE PROCESS

This is a summary of how your request for quote will be processed. You will submit the information as instructed below to Capstone Administrators, our third-party administrator. Capstone will review your submission to make sure it is complete. If the submission is complete, Capstone will forward it to Medica who will prepare a quote for the insurance premium. If there is any information missing, Capstone will contact you to let you know what is still needed. Once Medica has completed preparing the quote for the premium, it will send the quote back to Capstone who will finalize it with applicable administrative fees and forward it to you. This process should take between 5 to 7 business days, assuming your initial submission is complete. The quote will contain pricing for all plan and provider options available to your credit union. After you receive your quote, Jeff Anderson or Amy Kuester from Lockton Companies will contact you to review it and help answer questions. Here are Jeff's and Amy's contact information:

Jeff Anderson
Lockton Companies
(763) 512-8659
jeanderson@lockton.com

Amy Kuester
Lockton Companies
(763) 512-8625
akuester@lockton.com

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STEPS TO RECEIVE A QUOTE

STEP ONE - Gather Information and Complete the Forms: The information and forms you will need to submit depends upon the number of enrolled, and in some cases eligible*, employees at your credit union. Review the lists below and determine which one applies to your credit union. Links to each form are included in the list.

**Your credit union can set the eligibility requirements for employee participation in the plan, however, the minimum may be set no lower than 20 hours per week and no higher than 30 hours per week.*

For Credit Unions currently insured by Medica:

- Completed [AHP Employer Participation Form](#)
- Completed and signed [Proposal Release Form](#)

For Credit Unions with less than 5 potential enrolled employees:

- Completed [AHP Employer Participation Form](#)
- [Census Form](#)**
- Provide [health history forms](#) for all eligible employees
- Provide current summaries of benefits and coverage (SBCs)
- Provide current rates by plan design

For Credit Unions with 5 or more potential enrolled employees and less than 50 eligible employees:

- Completed [AHP Employer Participation Form](#)
- [Census Form](#)**
- Provide current summaries of benefits and coverage (SBCs)
- Provide current rates by plan design

For Credit Unions with more than 50 eligible employees:

- Completed [AHP Employer Participation Form](#)
- [Census Form](#)**
- Provide current summaries of benefits and coverage (SBCs)
- Most recent 12 months of claims data. Include monthly breakout with total membership and high claimant information if available
- Current fully insured rates or self-funded claim factors by plan

***Not all of the data points on this form need to be completed in order to receive a quote. Social security number, hire date, address, city, additional classes for wait period and email address for notices are optional. That information will need to be gathered if your credit union joins the plan. To simplify the process, you may choose to enter it now.*

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STEP TWO – Submit Information and Forms to Capstone: Once you have compiled all the information and completed all the forms requested, you will submit everything*** directly to Capstone via one of the two methods below:

- Credit unions with secure emails can send everything to MNCUNAHP@capstonebenefits.com via your secure email.
- If you cannot send secure emails from your own email, you can utilize Capstone’s secure portal (<https://web1.zixmail.net/s/welcome.jsp?b=capstonebenefits>) and direct the email to MNCUNAHP@capstonebenefits.com.

****The AHP Employer Participation Form goes directly to Capstone, who will forward to MnCUN for signature. Please do not send this form to MnCUN.*

IF YOU NEED HELP OR HAVE ANY QUESTIONS regarding the request for quote process, please contact Jessie Hunt, Sales and Marketing Coordinator for Capstone Administrators at **(317) 793-2915** or jhunt@capstonebenefits.com. Questions may also be sent to MnCUNAHP@capstonebenefits.com.