

**AIM's Health Insurance and Related Benefits
Frequently Asked Questions**

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- 1. Q: What kind of insurance is available through AIM's program?**
A: Health, Dental, Vision, Life with AD&D, Accident, Critical Illness and Long Term Disability.

- 2. Q: How do I know what carrier and plan to choose?**
A: Please refer to the chart to see which carriers and plans you qualify for. Then you will need to consider what types of benefits are right for you and take your monthly budget into consideration.

- 3. Q: How much does the insurance cost? How do I get additional information including pricing quotes?**
A: The cost depends on different factors including which policies you choose to enroll in, your age, your zip code and whether or not you have employees. San Francisco Insurance Center will provide you with additional information and quotes upon request.

- 4. Q: I'm a Sole Proprietor and don't have any employees. Do I qualify?**
A: For most products, yes, you and your family members will qualify. Certain products however only allow for employer groups with 2 or more employees.

- 5. Q: I'm an employee of an employer group that is a member of the Agricultural Institute of Marin. Do I qualify?**
A: For some products, yes. In the near future, additional products will be available to you and all members of the Agricultural Institute of Marin. For now, in order to qualify for many of the benefits being offered, your employer will need to enroll as a group and offer you and the other employees the opportunity to enroll.

- 6. Q: What do I need to do to enroll?**
A: You need to fill out the applications and forms that correspond to the coverage you want from the carrier that offers that particular coverage. If you are a Sole Proprietor, in some cases you will need to fill out both an Employer Application and an Employee Application (since you are both the employer and employee). Additional information that will be needed is proof of current coverage or coverage you have had in the last 12 months (if you have had any) and proof of

business ownership. Generally tax returns and business licenses are acceptable forms of documentation.

7. Q: Does the Agricultural Institute of Marin benefit if I enroll in one or more of these plans?

A: AIM in a number of different ways including helping to attract new members, retain current members and further the mission statement of the association. All of which helps ensure the continued success and sustainability of AIM and ultimately the success of our community.

8. Q: Will my insurance be cancelled if not enough members of the Agricultural Institute of Marin sign up? In other words, will this offering cease to exist if not enough members of the Agricultural Institute of Marin sign up?

A: Your insurance will not be cancelled due to lack of participation from other AIM members. AIM's overall offering is not contingent on member participation. However, the more people that enroll, the more opportunity AIM & SFIC will have to offer additional and potentially better benefits in the future.

9. Q: What makes these products unique? Can't I get them on my own outside of the Agricultural Institute of Marin?

A: The products are unique for multiple reasons.

1. One of the biggest reasons is that many of these products are employer group products, with group benefits and group rates that are typically only available to larger employer groups. These group products have been made available to all Agricultural Institute of Marin employer groups, including Sole Proprietors who might not have any employees and who would otherwise have much more limited insurance options.
2. Some of the product pricing is discounted substantially compared to what you would get outside of AIM.
3. Some of the carriers and products are exclusive to agricultural related industries and only agricultural related business can qualify.
4. Some of the carriers have agreed to offer concessions because of the nature of AIM as a 501(3)(c) non-profit, and the number AIM of members.

10. Q: Is Alternative Medicine included as a benefit?

A: Some of the products and carriers do offer Alternative Medicine benefits including chiropractic, acupuncture, mind-body, yoga, massage therapy, acupressure, reflexology, aromatherapy, holistic medicine, nutritional counseling, etc.

11. Q: Are these plans PPOs or HMOs?

A: Both PPOs and HMOs are available.

12. Q: How long will it take to get approved once I submit all the applications and forms?

A: It depends on the carrier, but standard underwriting time is 10-15 business days after receiving all required documentation. If you want your policy to go into effect by the 1st of the next month, you will need to get all applications and forms in before the 15th of the current month. Submitting paperwork after the 15th of the current month means that approval will most likely occur after the 1st of the following month. While carriers can usually make the policy effective retroactively back to the 1st, the further you get into the following month without approval means less time to utilize your plan after you've already paid the month's premium, as well as more confusion and increased possibilities of lapses in coverage or paying premiums on both your new and old policy.

13. Q: What if I'm traveling out of state or out of the country? Will I still be able to use my insurance?

A: Many plans treat emergency services the same whether they are incurred in network or out of network. Most carriers utilize a national provider network, so if you have a PPO, you should have plenty of providers to choose from that are in network even out of state. However, prior to your trip, you should contact your carrier, tell them where you are going and find out if there are any in network providers where you are going. If you are traveling outside the U.S. and the country where you are going accepts a U.S. domestic insurance carrier, out of network benefits if any will most likely apply. Again you should contact your carrier prior to your trip to verify the network.

14. Q: How do I find out if my provider is in network or out of network? How do I find a list of providers and facilities?

A: Go to your carrier's website and there will be a section that says find a doctor, find a provider, find a dentist, etc. You can usually search by geographic location and/or name. You can also contact the carrier or San Francisco Insurance Center.

Please direct additional questions to our partner, Nicholas Dieter at SFIC by completing the requested contact information and submitting your questions at the bottom of the Member Benefits page on AIM's website. He will be happy to address your concerns.

You may also contact Nicholas by email, nickdieter@sfic.com or by phone, 415-786-9373