



Recruiter

FAQ

***Data That Powers Wellness
Choices***

Empowering Wellness Decisions
With Accurate, Actionable
Health Insights, and Research

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[About LifeX](#)

Q: Who is LifeX?

A: LifeX Research Corporation is dedicated to enhancing global well-being by delivering actionable national health insights and wellness market statistics. Our mission is to bridge the gap between raw data and meaningful health solutions, providing businesses and healthcare professionals with tools to improve lives. LifeX employs Research Associates (RAs) to provide information about their health and consumer habits. Employees will complete activities in return for guaranteed payments from LifeX. W-2s will be issued to the employee.

Q: What are the expectations of a Research Associate?

A: Each month, LifeX Research Associates will be sent an email and/or text for the opportunity to add to our de-identified and anonymous data set by participating in a health research activity. Health research activities are accessed through your Research Associate portal, the Employee Wellness Hub (EWH). Your dashboard also is your single site for accessing and understanding all of your benefits.

Activities can vary, such as surveys, videos, quizzes, protocols, and others. In return for sharing your data, LifeX will pay you a payment.

Q: What benefits are afforded to Research Associates?

A: Active Research Associates will be eligible to participate in group medical and wellness benefits. Benefits are made available to other similarly situated Research Associates in return for timely payment of premiums. Failure to pay premiums timely may result in loss of coverage under the terms of the plan.

Q: What are qualified health activities?

A: Research Associates are compensated at a rate of \$40 per hour for completing health research activities. Payment is calculated on a pro rata basis according to the time spent on each task. For instance, if you work for 15 minutes, you will receive \$10. Each activity is designed to take 15 minutes or less to complete. Examples of activities include watching videos, surveys, and many more!

Q: Who is Benefits Health Plan Inc (BHPI)?

A: Benefits Health Plan Inc. is the contracted Third-Party Administrator (TPA).

Q: Who has the option to complete activities in their Employee Wellness Hub?

A: The employee who holds the Research Associate status is the individual who may complete activities in their Employee Wellness Hub.

Plan Designs

Q: Do we have access to the Summary of Benefits and Coverage for each plan?

A: Yes, SBCs are linked within each product tile on your enrollment website.

Q: Are there exclusions?

A: Yes, there are exclusions. Please reference the Plan Documents for a list of all exclusions.

Q: An employee has a place in the Bahamas that they frequently visit. If something happened, would they be covered?

A: The Bahamas is a foreign country with its own healthcare system. As with all foreign nations, reimbursements can be issued for covered services for covered employees based on submission of receipts, subject to plan guidelines.

Q: How do we know the specific limits on regular drugs?

A: Employees should refer to the formulary associated with their specific plan. Here are the formulary links:

- For employees on a **MM** or **HSA** plans: [Advantage Formulary](#)
- For employees on a **VL** plans: [VL Formulary](#)
- For all employees: [Telehealth & Mail Order Formulary](#)
- [Pharmacy Exclusions](#)

Q: A Research Associate needs an annual mammogram and annual colonoscopy. Do they have to meet the deductible first?

A: All preventative care services and MEC are covered 100% in-network. If the employee goes out of network for these services, there could be a balance.

Q: Are fertility treatments covered on LifeX plans?

A: The visit to the provider to determine fertility is covered as outlined within the summary of benefits and coverage, but the fertility treatments themselves are not covered.

Q: Are pregnancies covered?

A: If the employee is enrolled and then becomes pregnant, there is maternity coverage that is outlined within the Documents and Summary of Benefits and Coverage. Additionally, if a dependent on the primary becomes pregnant, dependent pregnancies are not covered.

Q: What is the refund policy?

A: The Plan offers a refund of the full amount of employee benefit plan costs collected if cancellation occurs prior to the coverage effective date or during the 10-day free look period. LifeX's free look period is 10 days, and the refund is issued after 30 days, provided no claims have been incurred.

Q: Does LifeX cover maternity services at a birthing center?

A: LifeX only allows for maternity services at birth centers, provided that the facility is licensed and operated in accordance with the laws pertaining to birthing centers in the jurisdiction where the facility is located. The birthing center must also provide facilities for obstetrical delivery and short-term recovery after delivery, provide care under the full-time supervision of a Physician and either a registered nurse (RN) or a licensed nurse-midwife, and have a written agreement with a hospital in the same locality for immediate acceptance of patients who develop complications or require pre- or post-delivery confinement.

Q: Can the Research Associate choose their payment draft date?

A: Not at this time. The initial payment comes out at the time of enrollment submission, and each recurring payment auto-drafts each month on or around the 15th, starting in the active month.

Q: What does “100% of allowable” mean pertaining to Preventive Services?

A: Allowed procedures defined within the Summary of Benefits and Coverage, such as preventive services, will pay 100% of the bill as long as the service is performed in-network.

Q: Are all preventative wellness services free?

A: All preventative care services are covered 100% in-network. If the employee goes out of network for these services, there could be a balance.

Q: Do copays contribute to deductibles?

A: No. However, copays do contribute to the maximum out-of-pocket.

Q: I have a candidate who had surgery within the last 5 years but is 100% recovered and does not take medications or have any follow-up appointments. Would they be eligible for employment?

A: Yes, if the candidate is in no way being treated for the issues, this would make them eligible for employment as a Research Associate.

Q: An employee enrolled in October for a 12/1 effective and found out (weeks later) that they are pregnant. Can the member still begin their plan on 12/1?

A: Yes, they can begin their plan on 12/1. Subject to misrepresentations, pregnancies that occur between the time of employment application submission and the effective date of coverage will be covered.

Q: Is there a waiting period?

A: No. Employees are eligible on their effective employment date.

Q: Is there a Qualifying Life Event (QLE) form for when an employee needs to change plans due to a life event?

A: Yes, there is a Qualifying Life Event Form for all changes. It can be emailed to customersupport@benefithealthplan.com or faxed to 844-580-2474.

Enrollment

Q: What happens when a dependent turns 26?

A: Upon turning 26, dependents may be offered employment as a single adult.

Q: Does the pricing of products fluctuate per state?

A: Pricing of plans does not vary from state to state.

Q: Are these plans appropriate for employees who move and thus reside outside of the US?

A: An employee who no longer resides in the US should be advised that international benefits are for emergencies only.

Q: When is the application cutoff for a Research Associate who wants to go into effect next month?

A: The monthly cutoff date is on the 22nd at midnight ET for all enrollments.

Q: Do you plans run on a calendar year deductible?

A: Yes, plans run on a calendar year deductible and are subject to a rate increase at the beginning of the year.

Q: Can recruiters physically sign and bypass the electronic process?

A: No, we do not accept paper applications.

Q: Are the LifeX employee benefits guaranteed renewable?

A: Renewability depends on the Research Associates status being in good standing.

Q: Who holds the trust and how long has it been around?

A: This is not a trust model.

Contracting With Network Pros

Q. Do recruiters have to be licensed to recruit with Network Pros?

A: Yes, Recruiters must be licensed and carry an up-to-date health license in all states in which they plan on recruiting Research Associates. Each state you hold should be entered into your back office. Instructions are in your welcome kit and your back office.

Q: How do I contract with Network Pros?

A: All recruiting contracts are run through approved recruiting entities.

Q: What do I do if I cannot see LifeX products in my E123 platform?

A: In order to see the employee benefits on your website, you must enter your license information in your back office. You do not have to upload a file, you can simply select the state, the license type, the license number, and the inactive (expiration) date. Do this for each state in which you hold a license and in which you plan on recruiting.

Q: Who do I contact if I am having trouble logging into my E123 platform?

A: There is a reset password on the home screen you can use to reset your password. If further issues arise, please contact your platform manager.

Q: Is there recruiter support?

A: Yes! Please reach out to your recruiting agency for support.

Q: Are emails able to be sent to our downline through our E123?

A: No, not at this time.

Q: Are there weekly trainings recruiters can join?

A: Yes, there are weekly LifeX Webinars we encourage you to join.

Q: When are fees paid out?

A: Please contact your recruiting manager for the payout schedule.

Q: Do recruiters have a dedicated account manager to ask questions?

A: Yes, each recruiter works through their recruiting team.

Q: How are tax documents handled?

A: Research Associates are paid for their data and they pay tax on those payments. The Research Associate will then get a W2 and have to pay tax on Research Associate payments.

[Networks](#)

Q: LifeX employees can choose which of the following networks when enrolling in their plan?

A: PHCS Extended PPO, MagnaCare

Q: Is there a link to look up contracted providers?

A: Yes! Please click on the following: [PHCS](#), [MagnaCare](#)

While they regularly updates their provider network list, errors and delays in reporting can occur. We recommend the employee check with their provider in addition to reviewing the online provider search.

Q: If pre-certification is required for all hospitalizations, what if the research associate has an emergency and there is no time for pre-certification? Is it covered in that case?

A: Yes, emergencies are covered and do not require pre-certification because they are retrospectively reviewed within 48 hours. Pre-certifications are required for all NON-emergent procedures.

Q: Who is the pharmacy benefit manager (PBM) for LifeX?

A: ProAct is the PBM for LifeX. Online resources can be found [HERE](#), or you can call the help desk at 877-635-9545. For Specialty medications, Noble Health Services is our patient-focused specialty pharmacy. Specialty medications may cost more than traditional medications and often require extra attention. Noble starts working with your client as soon as they receive a prescription. They are available 24/7/365 to assist with any situation that may arise at <https://www.noblehealthservices.com/>

Q: Do rates vary by chosen network?

A: Yes, rates are age-banded and vary by network chosen.

Q: Where can specific limits on drugs be found?

A: The Research Associate should refer to the formulary associated with their plan & needs. Here are the formulary links:

- For employees on a **MM** or **HSA** plans: [Advantage Formulary](#).
- For employees on a **VL** plans: [VL Formulary](#).
- For all employees: [Telehealth & Mail Order Formulary](#).
- [Pharmacy Exclusions](#)

Q: Is this fully funded?

A: No, this is a group health plan which is self-funded.