

Legal and Licensure

1. Who we are

© Beyond Med Plans Inc.. This site is the home of Beyond Med Plans Inc.. ("BMP" or the "Company");

2. What we do - identity and jurisdiction

- BMP is a provider network for discount plan organization ("DPO") business.
- Beyond Med Plans is not insurance.
- Beyond Med Plans provides discounts at certain health care providers for medical services.
- Beyond Med Plans does not make payments directly to the providers of medical services.
- Beyond Med Plans members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the Beyond Med Plans network.

3. Timeliness

The Company has taken reasonable steps to ensure that the information in these web sites is accurate and timely; however, the companies do not assume any responsibility for errors or omissions in these sites. These sites are subject to change without notice. Links to other sites, or any other links, documents, changes or updates within linked sites are provided only as a convenience and are not under the companies' control. Links are not endorsements by the Company and do not necessarily reflect the views or endorsement of their staff or management. The companies do not assume any responsibility for content linked to or from these sites, even if that content is provided within a frame of these sites.

4. Legal notices

Some of the descriptions of DPO products on this website are only general summaries. For complete information about benefits, exclusions, limitations, and renewability terms, please read the product brochure. To receive specific product brochures, call 305-986-3643.

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5. Producer compensation

We distribute most of our DPO products through independent business people. We refer to them as “brokers”. In some states they are called “producers” or “agents”.

Brokers do not work for any particular DPO company. Brokers work for their clients. Typically, brokers have contracts with several different companies. These contracts allow the brokers to submit their clients’ applications to the insurer that has the most appropriate product for each client.

In keeping with the standard and historical practice of our industry, we pay commissions to brokers. These commissions are paid when plans are issued in response to applications the broker’s submit on behalf of their clients. Commissions are calculated as a percentage of the premium paid. Commissions paid during the first year coverage is in force are higher, and later year commissions are lower.

Now and then, we will offer financial incentives to brokers, paying them extra if they submit more applications. We also have some brokers (called “key brokers”) who regularly receive volume-based financial incentives.

6. Representations and Disclaimer of Warranty:

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