



Financial Affairs Division
Arizona Department of Insurance
100 N 15th Avenue, Suite 102
Phoenix, Arizona 85007-2624

Phone: (602) 364-3450
Web: <https://insurance.az.gov>

Douglas A. Ducey, Governor
Keith A. Schraad, Interim Director

October 1, 2018

Isaac Belbel
Five Points Benefit Plans, LLC
6006 N Mesa Street, Suite 108
El Paso, TX 79912

**RE: Five Points Benefit Plans, LLC DBA: Five Points MEC Plan
Life and Health Administrator Certificate of Registration**

Dear Mr. Belbel:

The Arizona Department of Insurance ("Department") is pleased to enclose the Life & Health Administrator Certificate of Registration for **Five Points Benefit Plans, LLC DBA: Five Points MEC Plan** ("Company"), effective September 28, 2018. We have assigned Company Code **505361387**. Please refer to this company code whenever corresponding with the Department.

The Certificate of Registration remains in effect for as long as the Administrator remains in business in this state, and in compliance with all the requirements of this state (Arizona Revised Statutes § 20-485 et seq). Upon revocation, termination or surrender, the Administrator must deliver the original Certificate to the Director.

This Certificate is not a license to sell, solicit or negotiate insurance business (A.R.S. § 20-282), and is not a license to adjudicate claims on behalf of workers compensation business (A.R.S. § 20-252 and § 20-321).

Written Agreements

Please file with the Department a copy of any new written agreements with any insurer(s). Written agreements must contain the requirements found in A.R.S. § 20-485.03 through § 20-485.10. An Administrator must also notify the Department within 15 days of any change or termination of an existing written agreement (A.R.S. § 20-485.01(B)).

Notice of Changes

Within thirty days of a change becoming effective, the Administrator must provide written notice of any change in the application on which the certificate of registration was issued, and/or of any change in the Administrator's ownership or control. (A.R.S. § 20-485.12(G))

Claims – Timely Payment & Grievances

If you are processing claims or handling grievances submitted by health care providers, you may wish to review Arizona's laws on the timely payment of claims and the handling of provider grievances. While it is an insurer that will ultimately be determined to be non-compliant for any violation, as an Administrator handling claims and/or grievances, you may wish to familiarize yourself with A.R.S. § 20-3101 and 20-3102. There is an informational brochure that can be found on our website by entering "timely pay" into the search box. You may also locate Regulatory Bulletin 2006-02 on our website.

If you have any questions related to Arizona's Timely Pay & Grievance law you can contact the Department's Timely Pay & Grievance Analyst by e-mail at providerinfo@azinsurance.gov or by telephone at (602) 364-2394.

Renewals Due by March 1 of Each Year

Per A.R.S. § 20-485.12(E), the Company is required to file its annual renewal application on or before March 1 of each year. The renewal application includes the following:

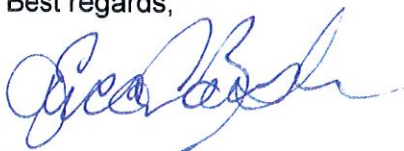
- Financial Statement (Form E-111), with financial data as of December 31 of the preceding year.
- A current list of Officers & Directors
- A current list of entities with whom the Company has written agreements.
- A renewal fee of \$195.00.

Documents can now be filed electronically through our online portal at <https://azinsurance.online/Upload/tpa>.

The Department does not issue renewal notices or reminders, and cannot provide extensions. The law provides that late filings will be accepted, and will be subject to a penalty fee (A.R.S. §20-485.12(E)) which, as of the date of this letter, is \$25 per day.

Should you have any questions, please contact me by e-mail at ebowsher@azinsurance.gov or by telephone at (602) 364-3450.

Best regards,



Erica Bowsher, AINS, AIS
Insurance Analyst