Presented by: [name of broker]

[Company Name]

[Street address, city, state, zip]



Broker summary of Services

# **Broker summary of Services**

At [Company Name], we prove our value every day with the following comprehensive range of services:

## deliver latest information on Health Care Reform

* Provide guidance on requirements and notices
* Summarize key compliance deadlines and delays
* Email special alerts when requirements change
* Provide annual checklist for each year’s requirements

## Research and analyze client’s group benefits needs and physician networks

* Review current plans and level of satisfaction
* Determine key person’s objectives
* Collect census

## Survey the marketplace for appropriate plans and carriers

* Analyze available carriers and plans
* Evaluate and compare plans inside and outside of the Health Insurance Exchange
* Confirm that key person’s physicians are in proposed network

## Present plan alternatives that meet client’s benefits and budgetary needs

* Prepare presentation
* Explain plan differences

## Define eligibility

* Explain requirements for group coverage
* Identify acceptable waivers
* Review participation requirements

## Prepare master application, supporting documents and employee enrollment

* Assemble group application, which defines the terms of the plan
* Include eligibility rules supplied by group with the application
* Collect enrollments completed by each employee, defining the employee’s status and named dependents

## Educate employees about their plan

* Install the plan upon acceptance by the carrier(s)

## Prepare and maintain Wrap SPDs and Wrap Plan Documents

* Prepare Wrap Summary Plan Description to comply with ERISA requirements
* Prepare Wrap Plan Document to comply with ERISA requirements
* Provide amended Wrap Documents in the event of any changes to ERISA-required provisions or material changes to plan information and benefits
* Provide distribution guidelines for Wrap SPDs

## Support employee benefits and HR needs

* Be available to respond to questions regarding the plan, claims and eligibility
* Keep clients ahead of the curve by notifying them of changes to the law regarding issues that will directly impact their businesses
* Provide HR and benefits monthly newsletter and online HR library
* Provide summary of major required health plan notices
* Provide customer support throughout the plan year related to matters such as enrollment changes, claims and insurance I.D. cards
* Provide support when COBRA issues come up (or mini-COBRA needs, depending on your state)

## Help with open enrollment issues

* Provide support at open enrollment time, including explaining choices and assisting enrollment

## Facilitate renewal and eligibility verification

* Provide explanation of renewal
* Design plan alternatives in line with budget and priorities