



DICKERSON
INSURANCE SERVICES
AN **ALERA GROUP** COMPANY

Working with Dickerson...

A Broker's Guide



Contents

| | |
|--|-----|
| Dickerson Products and Carriers | 3 |
| Dickerson General Agency Service Team..... | 4-5 |
| Proposal Request..... | 6 |
| Group Census Forms..... | 7 |
| Account Management | 8 |
| Ease Enrollments..... | 9 |
| COBRA and POP | 10 |
| Selling Individual with Dickerson..... | 11 |
| Alternative Funding | 12 |
| Dickerson Continuing Education..... | 13 |

Products & Carriers



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

License #0M29112

dickerson-group.com

email: sales@dickerson-group.com

S. CA (800) 457-6116

N. CA (877) 361-7342

Contact your local sales representative now for current carrier commission promotions.

For Large Group products, contact us at sales@dickerson-group.com



DICKERSON
INDIVIDUAL MARKET
AN ALERA GROUP COMPANY

Want to sell individual plans?

Check out Dickerson Individual Market!

Group Medical Carriers | Off-Exchange

*CalCPA Health plan participation limited to CPAs, accountants, and financial service industries (banking, securities, investment, mortgage, advisors under SIC 7379-NEC).

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|--------------------------------------|---------------------------------------|---------------|----------------|------------------------|
| Aetna | All | HMO/PPO | 1-100 | 5% (up to 1M) |
| Anthem Blue Cross | All | HMO/PPO/EPO | 1-100 | 5% Flat |
| BBSI | All | PEO | All | Varies |
| Blue Shield of California | All | HMO/PPO/EPO | 1-100 | 5% Flat |
| CalCPA Health/Anthem* | All | HMO/PPO | 2-50 / 51+ | 7% / 5% |
| Cigna | All | HMO/PPO | 25+ | Negotiable |
| Cigna + Oscar Health | N. CA 2-8, S. CA 12,14,15,16,17,18,19 | PPO | 1-100 | 5% Flat |
| Health Net | All | HMO/PPO | 1-100, 101-500 | 5% Flat |
| Kaiser Permanente | All | HMO/PPO | 1-100, 101-300 | 5% Flat |
| Nippon Life | All | PPO/HDHP | 3+ | 7% Flat |
| MediExcel (Ancillary also available) | Imperial 13, San Diego 19 | HMO | 1-100, 100+ | Sm. Gp. 7%, Lg. Gp. 5% |
| SIMNSA | Imperial 13, San Diego 19 | HMO | 1+ | 7% Flat |
| Sharp Health Plans | 19 | HMO/PPO/HDHP | 1-100 | 5% Flat |

CaliforniaChoice® Carriers

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|--------------------------|---------------------------------------|---------------|-------|-------------------|
| Anthem Blue Cross | All | HMO/PPO | 1-100 | 5% Flat |
| Cigna + Oscar Health | N. CA 2-8, S. CA 12,14,15,16,17,18,19 | EPO | 1-100 | 5% Flat |
| Health Net | 1-5, 7-11, 14-19 | PPO | 1-100 | 5% Flat |
| Kaiser Permanente | All | HMO only | 1-100 | 5% Flat |
| Sharp HealthCare | 19 | HMO | 1-100 | 5% Flat |
| Sutter Health Plus | 2, 3, 5, 6, 8, 10 | HMO | 1-100 | 5% Flat |
| United Healthcare | All | HMO | 1-100 | 5% Flat |
| Western Health Advantage | 2, 3 | HMO | 1-100 | 5% Flat |

Covered California for Small Business | On-Exchange

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|---------------------------|---------|---------------|-------|-------------------|
| Blue Shield of California | All | HMO/PPO | 1-100 | 5% Flat |
| Kaiser Permanente | All | HMO only | 1-100 | 5% Flat |
| Sharp HealthCare | 19 | HMO | 1-100 | 5% Flat |

dickerson-group.com • email: individual@dickerson-group.com

Individual/Family Plans

| IFP CARRIERS | REGIONS WITHIN CA | STATES OUTSIDE OF CA | FULL COMMISSION |
|--|---|---|--|
| L.A. Care Health Plan | 15, 16 | None | \$20 PMPM |
| Molina Healthcare | 13, 15, 16, 17, 18, 19 | FL, ID, IL, KY, MI, NM, OH, SC, TX, UT, WA, WI | Varies by state (click here for details) |
| Oscar Health Plan | Not Available in CA | AZ, CO, FL, IA, GA, KS, MI, MO, NJ, NC, NY, OH, OK, PA, TN, TX, VA, WV | Varies by state (click here for details) |
| Dickerson Individual Market | All | STD/Dental/ACC/CI/Limited Medical | Varies by state (click here for details) |
| Ambetter, Aetna, Anthem, Cigna, Medica & UHC | Varies (click here for details) | Multiple states see: dickerson-group.com/major-medical-individual | Varies by state (click here for details) |

Group Ancillary/Integrated Benefits (Life, Dental, Vision and more)

| CARRIER | DENTAL PLANS | SIZE | 1ST YR COMMISSION | VISION PLANS / OTHER | SIZE | 1ST YR COMM. |
|---------------------------|-------------------|-----------|-----------------------------------|---------------------------------|----------|-------------------------|
| Aetna | DHMO/PPO/Vol | 2-100 | 9% Flat Standalone + 1% w/Medical | Vision/Life/DI | 2-100 | 7.5% |
| Aflac | Voluntary Dental | 3+ | 30% 1st yr, 2.75% thereafter | Vision /Life/STD/ACC/CI/HOSP | 3+ | 30% 1st yr, 2.75% after |
| Allstate | DHMO/PPO | 2+ | Varies | Life/DI/ACC/CI/HOSP | 2+ | Varies |
| Anthem Blue Cross | DHMO/PPO/Vol | 2-100 | 10% Flat | Vision/Life/STD/LTD | 2-100 | 10% Flat |
| Beam Dental | DHMO/PPO/Vol | 2+ | 10% Flat | N/A | | |
| Blue Shield of California | DHMO/PPO/Vol | 2-100 | 5% Flat | Vision/Life | 2-100 | 10% Flat |
| California Dental Network | DHMO | 2-50 | 10% Flat | N/A | N/A | N/A |
| Choice Builder® | HMO/PPO/Vol | 2-199 | 10% Flat | Vision/Life/Chiro (Acupuncture) | 2-199 | 10% Flat |
| Colonial | | | | | | |
| Cypress Dental | HMO/PPO/ASO | 2-100 | 5% Flat | N/A | | |
| Delta Dental | DHMO/PPO/Vol | 2-100 | 10% Flat / 8.25% Flat CC | N/A | N/A | N/A |
| Equitable | PPO | 2+ | Varies | Vision/Life/STD/LTD/ACC/CI/HOSP | 2+ | Varies |
| Guardian | DHMO/PPO/Vol | 2+ | Varies | Vision/Life/STD/LTD/ACC/CI/HOSP | 5+ | DI 15% /HOSP 20% Flat |
| Health Net | DHMO/PPO/Vol | 2+ | 10% Flat | Vision | 2+ | 10% for all years |
| Humana | DHMO/PPO/Vol | 2-500 | 10% Flat | Vision | 1-100 | First \$10,000: 10% |
| Lincoln | DHMO/PPO/Vol | 2+ | Varies | Vision | 2+ | Varies |
| MetLife | HMO/PPO | 2+ HMO | 10% Flat | Vision 10+ PPO | 51-100 | 10% Downgraded |
| Mutual of Omaha | PPO/Indemnity/Vol | 2+ | 10% Flat | Life/STD/LTD | 2+ | 10% Flat |
| Nippon Life | DHMO + PPO | 3-49/ 51+ | 10% flat / 10% downgraded | Vision/Life/STD/LTD | 3-50/51+ | Varies |
| Premier Access/Premier | DHMO/PPO | 3+ | 10% Flat / 8.25% Flat CC | Vision | 3+ | 10% Flat |
| Principal | PPO | 2+ | 10% Downgraded | Vision/Life/STD/LTD/ACC/CI | 2+ | 10% Downgraded |
| Reliance Standard Life | DHMO/PPO | 2-19 | 10% | GL,LTD, and worksite | 2+ | 15% |
| Sun Life | DHMO/PPO | 2+ | Varies | Life/STD/ACC/CI/HOSP | 2+ | Optional - Varies |
| Transamerica | Indemnity | 5+ | 15% Downgraded | Life/STD/ACC/CI/HOSP | Varies | Varies |
| Unum | HMO, PPO | 2+ HMO | 10% Flat 2+ HMO, 5+ PPO | Vision/Life/STD/LTD/ACC/CI/HOSP | Varies | Optional - Varies |
| VSP | N/A | N/A | N/A | Vision PPO | 2+ | 10% Downgraded |

Dickerson General Agency Service Team



www.dickerson-group.com

AGENT CUSTOMER SERVICE

customerservice@dickerson-group.com phone: 323-796-3005 fax: 323-805-2909

Dickerson manages a new group's 60-day installation/onboarding in addition to the following ongoing services:

- **New Hires:** Email or fax the application and include the group number, date of birth, date of hire and the requested effective date on the application/email to ensure the correct effective date is given. Also, complete the waiver section if not enrolling dependents.
- **Requesting ID Cards:** Email or fax the name, group number, current address, and social security or ID number of the primary enrollee, along with a note to request a card. Including the current address ensures that the carrier has the correct address on file.
- **Requesting to Terminate an Employee:** Email or fax your request on the carrier form.
- **Wrong Billing:** (e.g., terminated employee shows on billing) Email or fax the group number, the billing month, with a copy of the bill (if available), and write a brief explanation indicating why the billing is incorrect.
If a wrong billing is due to a terminated employee on the billing: in addition to above, please include the terminated employee's name and social security or ID number.
- **Claim Paid By Carrier, but Paid Incorrectly:** Email or fax the subscriber's name, social security and/or ID number, name of claimant, group number, the reason for inquiry and include all applicable bills, receipts and the Explanation of Benefits (EOB) - which is sent to the member by the carrier.
- **Claims Not Yet Submitted to the Carrier:** Member should contact the provider to request that the claim be sent to the carrier. Member should then contact the carrier at the number listed on the member's ID card, to see if the claim has been received by the Claims Department. Once confirmed that the carrier has received the claim, the member should then contact the carrier in 3-4 weeks from the date of receipt to confirm that the claim has been processed.
- **Miscellaneous Service Issues Not Covered Above:** Please contact Dickerson Customer Service at 323-796-3005.

INDIVIDUAL

individual@dickerson-group.com

efax: 323-805-2901

Broker Development: Nathan Lacroix

phone: 800-457-6116 x201

- **Agent Appointment:** Please contact Nathan to start the appointment process with L.A. Care, Molina Healthcare, and other carriers to earn full commission for writing individual policies in Covered California and off-exchange. See www.dickerson-group.com/individual-appointments.
- **Agent Commission:** Brokers with questions about outstanding commissions should contact individual@dickerson-group.com
- **Dickerson Individual Market:** Get appointed to quote and sell more with supplemental plans for every budget. www.dickerson-group.com/individual

Dickerson General Agency Service Team



(800) 457-6116 • www.dickerson-group.com

QUOTING FOR NEW BUSINESS

quotes@dickerson-group.com • phone: 323-805-2905 • fax: 323-805-2905

- Run a quote at any time on our state-of-the-art quoting systems powered by HealthConnect. Please contact quotes@dickerson-group.com to register for a login and password if you are not a current Dickerson HealthConnect user.
- **Let Us Quote for You:** visit our website at www.dickerson-group.com and click on “Quoting Tools.” Under “Important Forms” (right hand menu) choose the “Census Form” that best applies. Download and complete the form before submitting. Most quotes are completed and sent directly to you via email or in a presentation-ready booklet in 24 hours or less.
- Make sure to include the accurate company ZIP Code, as rates are being quoted based on the company’s ZIP Code. Also include the following information: dependents’ dates of birth and ZIP Code (if different from that of the subscriber).

AGENT RENEWAL SUPPORT

renewals@dickerson-group.com • phone and fax: 323-671-2276

- Copies of Renewals and Renewal Quotes
- Plan/Product Consultation
- Meeting Support

BENEFITS QUESTIONS

- Visit www.dickerson-group.com/benefit-summaries for carrier forms, plan summaries and SBCs (Summary of Benefits and Coverage).

TEAM LEADERSHIP

Wendee Larson
VP of Operations

wendee@dickerson-group.com 323-301-1325

Mark Castillo
Director of Operations

mark@dickerson-group.com 323-805-2904 fax: 323-805-2904

Tamar Arouchian
Executive VP of Sales

tamar@dickerson-group.com 800-457-6116 • cell: 818-625-2279

Proposal Request

We can manage the entire quoting process for you. It's easy to get started.

www.dickerson-group.com



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY
License #OM29112

For more Information N. CA call:
(800) 361-7342

For more Information S. CA call:
(800) 457-6116

1 BROKER

Name: _____
Agency: _____
Address: _____
City: _____
State: _____ ZIP Code: _____
License #: _____ Covered CA Certified: Y N

Phone: _____ Fax: _____
Email: _____
Insurance Lines: _____
Dickerson Exec: _____

2 GROUP

Company/Group Name: _____
Address: _____
City: _____
State: _____ ZIP Code: _____
Coverage Outside CA?: _____ Virgin Group? Y N
SIC: _____ or Nature of Business: _____

Renewal Date: _____ Effective Date: _____
Current Medical Carrier: _____
Current Premium: \$ _____
Current Dental Carrier: _____
Current Dental Premium: \$ _____
Life Amount: \$ _____

3 COVERAGE

Medical: HMO PPO EPO
 Dental
 Vision
 Life

STD Payroll
 LTD Electronic Enrollment
 ACC ERISA
 AD&D HSA
 CI HRA
 Chiro Self-Funded
 Acupuncture GAP
 Hospitalization MEC/MVP
 Workers' Comp

Employer Contribution: EE _____% DEP _____%

4 SPECIAL INSTRUCTIONS

Mail Email Fax Pick-up

5 SUBMIT COMPLETED FORM & CENSUS

Via email: quotes@dickerson-group.com
dickerson-group.com

Via fax Southern CA: (323) 805-2905
Via fax Northern CA: (888) 360-7342



Account Management You Can Count On!

Are you looking for some help servicing your clients?

Do you crave a more proactive and concierge like approach for your business?

Meet Dickerson's account management team! We bring you the dedication that you've come to expect when working with us, but with a more dynamic approach toward employee benefit management.

Our account management team is here to service your entire or partial book of business, helping you and your clients streamline responsibilities and focus on what you do best.

Ask your Dickerson Account Executive about account management pricing and details today or email us at sales@dickerson-group.com to learn more.

- **Client Retention and Relationship Building**
- **Renewal Services**
- **Benefits Consultation**
- **Service Issue Resolution**



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

Succeed with the
Dickerson Difference.

(800) 457-6116 • dickerson-group.com • sales@dickerson-group.com



Let Us Help Make Your Enrollments Flow Smoothly

Free electronic enrollment set-up and use. *ease*

When You Work with Dickerson You'll Be Able to Offer Your Clients:

- **An even better solution for you and your groups.** Here are some of the highlights:
- **Employee View From Broker:** See what an employee sees during enrollment directly from your login.

• **EaseConnect: Submit enrollment data from Ease directly to your favorite carriers!**

EaseConnect is available for the following:

Aflac
Allstate
Anthem
Blue Shield of CA
California Choice

Cigna + Oscar
Colonial Life
Covered CA
Guardian
Health Net

Humana
Principal
Transamerica
Unum

- **Enhanced Dashboards**
- **Email Templates**
- **E-signatures**
- **New & Improved Help Desk**
- **Singular Benefits Administration Platform**
- **Custom Reporting**
- **Wage withholdings calculations**

Why You'll Want to Use Our Enrollment Tools...

Group set-up within one day and enhanced one-on-one training with Dickerson

Impress Your Groups With Cutting-Edge Software – Win new business and protect your current book.

Faster Employee Enrollments – Improved navigation and streamlined workflows to help employees complete benefits enrollment faster.

Strengthen Client Relationships – Ease puts more information at your fingertips so you can better service your clients.



Succeed with the **Dickerson Difference.**





COBRA* and POP* with Dickerson and HR Service, Inc.

ERISA eSolutions

Provide your clients with compliance peace of mind and win new business with these web-based benefit compliance tools provided by Dickerson for all clients using one of our insurance plans through strategic partner, HR Service, Inc.

- **SPD Wrap** – Easily create, store and update ERISA required documents. Document changes are automatically updated to keep your SPD Wrap current with any requirements.
- **Employee Notifications** – Generate customized all-in-one annual employee notices such as Medicare Part D, CHIP, WHCRA, HIPAA, Initial COBRA, Health Exchange, etc.
- **Section 125 Premium Only Plan (POP)*** – Create, store and edit documents in our web-based document center. Clients and their insurance broker can access these documents.
- **Compliance Assessment & Dashboard** – The compliance assessment and dashboard feature helps employers determine an overall risk assessment and supplies a list of missing compliance items. The reminder system and dashboard will help to make sure nothing falls through the cracks.
- **Employment Law Updates & Reminders** – Stay informed of federal and state employment law changes, due to date reminders, and needed employer actions.
- **HIPAA Tool Kit** – Easily comply with HIPAA through the training, guidance, tools and templates provided.
- **Summary of Material Modification (SMM)** – Easily communicate benefit changes..



Contact your
Dickerson
representative
for details.
(800) 457-6116

(800) 457-6116 • dickerson-group.com • sales@dickerson-group.com

*Minimum enrollment requirements apply for FREE COBRA and Section 125 POP through Dickerson.

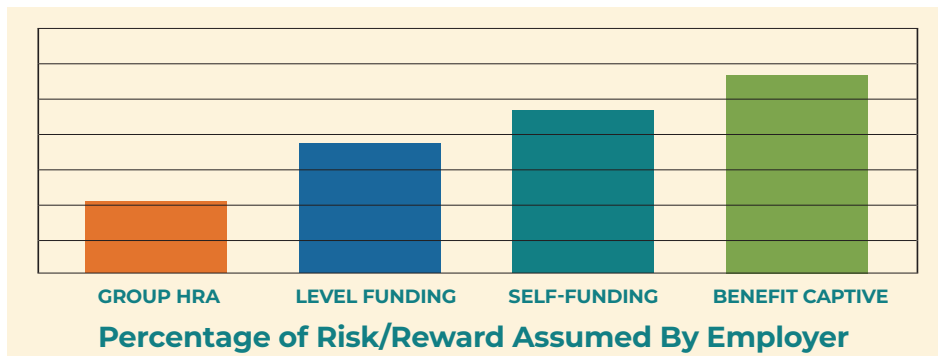
Why Sell Individual with Dickerson?



DICKERSON
INDIVIDUAL MARKET
AN **ALERA GROUP** COMPANY

dickerson-group.com • (800) 457-6116

We Are the Experts on Alternative Funding



GROUP HRA (HEALTH REIMBURSEMENT ARRANGEMENT)

- Available to groups with 5+ and 101+ employees
- Wrapped alongside of PPO, HMO/EPO and Indemnity plans
- Meets ACA minimum value requirements
- Multi-Choice plan designs
- Chose from 5 or more service partners

LEVEL FUNDING

- Available to groups with 5 to 150 employees
- Features PPO, EPO and Reference Based Pricing plan designs
- May be available as a dual choice with certain HMO plans
- Does not require claim experience to enroll for coverage
- Includes stop loss coverage to guarantee maximum plan cost
- Surplus refunds available

SELF FUNDING/BENEFIT CAPTIVE

- Available to groups with 50+ employees
- Fully customized plan designs
- Requires claim experience or group health data
- Includes stop loss coverage to protect against aggregate and specific risk
- “Pay-As-You-Go” funding



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY
www.dickerson-group.com

(800) 361-7342 • alternativefunding@dickerson-group.com

Continuing Education for California Licensed Producers

We offer licensed California agents a wide range of CE courses that are approved by the California Department of Insurance. Most classes are one (1) credit and two courses (*) are approved as meeting the **Ethics** and **Anti-Fraud Awareness** requirements for licensed producers.

- **ACA Compliance for Employers** (#389165)
- **ACA Compliance: Step by Step** (#389374)
- **Alternative Funding** (#389153)
- **Anti-Fraud Awareness*** (#389758)
- **Association Health Plans and Health Care Sharing Ministries** (#389172)
- **Being A Fiduciary** (#389716)
- **Benefit Captives** (#389167)
- **Broker Compensation: The Past, Present & Future** (#389121)
- **CAA, No Surprises and Rx Reporting** (#389474)
- **Cafeteria Plans** (#389196)
- **COBRA and Cal-COBRA** (#389199)
- **ERISA** (#389234)
- **Essentials for Small Group Health Producers** (#389128)
- **Ethics in an Employee Benefits Practice*** (#389749)
- **Federal Legislative, Regulatory & Legal Updates** (#389178)
- **Health Care Cost Management for Employers** (#389176)
- **Health Insurance Exchanges** (#389149)
- **Health Reimbursement Arrangements** (#389139)
- **HIPAA for Business Associates** (#389715)
- **Leave Laws and Benefits Under Federal and California Law** (#389383)
- **Level Funding** (#389155)
- **Medicare and Group Health Plans** (#390250)
- **Open Enrollment** (#389712)
- **Self-Funded Group Health Plans** (#389135)
- **State Legislative, Regulatory and Legal Updates** (#389179)
- **Telemedicine & Virtual Care Benefits** (#389175)
- **The Basics of Consumer Driven Health Care** (#390259)
- **The Basics of Medicare** (#390245)
- **Wellness Programs** (#389717)

Our instructors include:

David L. Fear, Sr. RHU
Marilyn Monahan, Attorney at Law

Bobbi Kaelin, Consultant
Maggie Stedt, Medicare Advisor.

To register for any of these classes, visit
www.dickerson-group.com/upcoming-webinars



DICKERSON
INSURANCE SERVICES
AN **ALERA GROUP** COMPANY
www.dickerson-group.com

(800) 457-6116 • sales@dickerson-group.com