



**DICKERSON**  
INSURANCE SERVICES  
AN **ALERA GROUP** COMPANY

Working with Dickerson...

# A Broker's Guide



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# Products & Carriers



**DICKERSON**  
INSURANCE SERVICES  
AN ALERA GROUP COMPANY

License #0M29112

[dickerson-group.com](http://dickerson-group.com)

email: [sales@dickerson-group.com](mailto: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](mailto: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
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
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

## Individual/Family Plans

[dickerson-group.com](http://dickerson-group.com) • email: [individual@dickerson-group.com](mailto:individual@dickerson-group.com)

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 <a href="#">here</a> for details)
Dickerson Individual Market	All	STD/Dental/ACC/CI/Limited Medical	Varies by state (click <a href="#">here</a> for details)
Ambetter, Aetna, Anthem, Cigna, Medica & UHC	Varies (click <a href="#">here</a> for details)	Multiple states see: <a href="http://dickerson-group.com/major-medical-individual">dickerson-group.com/major-medical-individual</a>	Varies by state (click <a href="#">here</a> 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%
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 Life	Vol	3+	Varies	Vision/Life/STD/ACC/CI/HOSP/CANC	3+	Varies
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](http://www.dickerson-group.com)

## AGENT CUSTOMER SERVICE

[customerservice@dickerson-group.com](mailto: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](mailto: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](http://www.dickerson-group.com/individual-appointments).
- **Agent Commission:** Brokers with questions about outstanding commissions should contact [individual@dickerson-group.com](mailto: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](http://www.dickerson-group.com/individual)



# Dickerson General Agency Service Team



(800) 457-6116 • [www.dickerson-group.com](http://www.dickerson-group.com)

## QUOTING FOR NEW BUSINESS

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[quotes@dickerson-group.com](mailto:quotes@dickerson-group.com) • phone: 323-805-2905 • efax: 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](mailto: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](http://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

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[renewals@dickerson-group.com](mailto:renewals@dickerson-group.com) • phone and fax: 323-671-2276

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

## BENEFITS QUESTIONS

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

## TEAM LEADERSHIP

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Wendee Larson  
VP of Operations

[wendee@dickerson-group.com](mailto:wendee@dickerson-group.com) 323-301-1325

Mark Castillo  
Director of Operations

[mark@dickerson-group.com](mailto:mark@dickerson-group.com) 323-805-2904 efax: 323-805-2904

Tamar Arouchian  
Executive VP of Sales

[tamar@dickerson-group.com](mailto: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](http://www.dickerson-group.com)



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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](mailto:quotes@dickerson-group.com)  
[dickerson-group.com](http://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](mailto:sales@dickerson-group.com) to learn more.

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



**DICKERSON**  
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Succeed with the  
**Dickerson Difference.**

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# 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.**



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



# 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](http://dickerson-group.com) • [sales@dickerson-group.com](mailto:sales@dickerson-group.com)

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



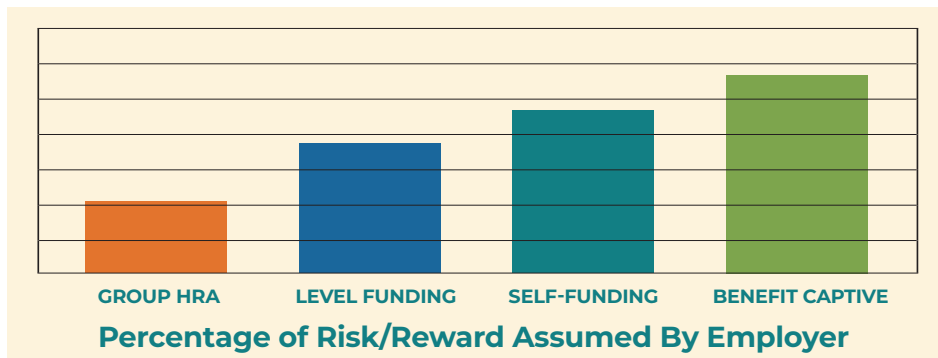
# Why Sell Individual with Dickerson?



**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



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(800) 361-7342 • [alternativefunding@dickerson-group.com](mailto: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](http://www.dickerson-group.com/upcoming-webinars)



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