DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

WHERE TO START WITH LARGE GROUP

Winning and retaining large group business requires the right strategy, the right resources, and the right partner.

Dickerson specializes in helping brokers design competitive benefit programs, manage complex quoting processes, negotiate with carriers, and streamline implementation. With expert support and proven solutions, we help you spend less time managing details and more time building relationships and growing your book of business.



Products:

- All Lines of Health Coverage
- All Funding Mechanisms
- COBRA
- Wellness Programs
- FSAs, HSAs, HRAs

Partner with Dickerson for assistance with:

- Enrollment Support
- RFP Submissions
- Rate Negotiations
- Spreadsheeting
- Expert Guidance
- Free POP & COBRA
- Custom Benefit Guides
- Post-Sale Support
- Account Management
- Compliance Audit

aetna · Anthem BlueCross · blue california · Cigna · KAISER PERMANENTE · Nippon Life Benefits · SHARP · UnitedHealthcare

Work with us

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LARGE GROUP DISCOVERY QUESTIONS

Got a large group? Here's a great place to start. Ask these questions prior to RFP.

Medical Coverage Questions

1. What about your current employee benefits program is working well?
2. What is not working well?
3. Is coverage offered to part-time employees (those working less than 30 hours per week)?
4. Have you conducted an employee benefits survey in the past year?
5. How happy is the group with the current plan designs?
6. Are there any network considerations to take into account?
7. Is there a percentage savings target that if reached would secure the move to another carrier?
8. Do you know how your medical benefits program is running from a claims perspective?

Employer Carrier / Vendor Questions

1. Is your broker or payroll vendor handling your ACA compliance needs?
    a) Variable-hour employee tracking (if group has part-time employees)
    b) ACA reporting
    c) Affordability and offer of coverage tracking/testing
2. Have you had a compliance audit recently?
3. How happy is the group with its benefit administration system?
    a) Has your broker conducted an RFP for benefit administration service providers?
4. Do you have a wellbeing/wellness program?
    a) If yes, how successful has it been in lowering your premiums?
5. Are you receiving technology credits or wellness credits from any of the companies with which you hold policies?
6. If the group is fully insured, has between 100 and 499 employees and has heavy PPO membership…Has your broker discussed with you the opportunity to move to an alternative/level funded platform?
7. If the group is fully insured and has more than 500 employees…Has your broker discussed with you the opportunity to self-insure?
8. Has your broker provided you with an annual stewardship report?
9. Has your broker done a benchmarking study to see how your coverage compares to companies like yours?
10. How likely are you to consider a change to another carrier for any line of coverage?

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LARGE GROUP
WHAT TO EXPECT

Have Questions? Check out these frequently asked questions

How long does it take to get a quote for large groups?

A large group medical quote will take approximately 15 business days. The turnaround time for ancillary quotes is approximately 7-10 business days. During times of high volume, or if underwriting approval is needed, the turnaround times may be a few days longer.

How soon can I schedule a presentation?

We recommend that you schedule a presentation when all quotes or declinations have been collected.

Will I have assistance with presenting and enrolling?

Absolutely. Our team will be by your side every step of the way. Whether your meetings are virtual or in person, we'll provide the support and expertise you need for a smooth experience. We also offer multilingual enrollment support if needed!

Are multiple plans offered?

Dual, Triple, or Multiple Plans may be offered depending on the carrier. Dual Option is the standard option for most carriers. All other scenarios should be run by the carrier for approval.

When should we cancel the previous insurance?

The previous plan may be cancelled when the new plan for your group is approved. Check with the current carrier to see how long in advance the group needs to provide notice.

What enrollment platforms do we use?

We will set up your group on any platform. Experience hassle-free onboarding with technology that works for you.

What HR/Compliance solutions do we offer?

We offer complementary COBRA and POP for groups enrolled with us. Gain access to our other web-based benefit compliance tools such as SPD wrap, employee notifications, section 125 premium only plan (POP), summary of material modification (SMM), compliance assessment dashboard, employment law updates and a HIPAA tool kit.

What other resources do you offer at Dickerson?

We're here to support you long after the quote is complete. Our team provides educational webinars on ACA compliance, ERISA, wellness programs, and more. You'll also have access to our broker marketing portal for helpful resources, and we can create custom benefit guides tailored to your groups to make benefits communication easy to follow.

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LARGE GROUP PROSPECTING TIPS

Need help on where to start with large group? Try these tips....

- Attend networking events
- Partner with CPAs, Financial Planners and P&C Agents
- Try Ad Prep to grow your business - https://adprep.ai/dickerson
- Purchase Leads - Zoominfo, Uplead
- Look up public information 5500 forms
- Cold call – Create a script to address specific needs and call businesses.

Reach Out to Your Network!

- Create a Social Media Strategy –
  - Connect on socials and share valuable content.
- Webinars and Workshops –
  - Host webinars and workshops on trending EB topics.
- Collaborate with local businesses –
  - co-host events to tap into their customer base while providing value.
- Referral Programs –
  - Encourage clients to refer new business by offering incentives.

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LARGE GROUP CHECKLIST

This checklist is a general guideline, but carriers may require additional items. Please refer to the carrier's underwriting guidelines for more details.

RFP Information Needed (Download our RFP here):

- ❑ Company Name, Address, City, State & Zip Code
- ❑ Years in business
- ❑ Group headquarters (if different)
- ❑ Effective date and/or renewal date
- ❑ SIC Code/ Business Type
- ❑ Employer Contributions (minimum 50/50 or 75/0)
- ❑ 5-year carrier history (Who is the incumbent carrier and for how long?)
- ❑ Medical questions on the RFP must be answered Yes or No (details for Yes answers)
- ❑ Large claims report (if available)
- ❑ Current and renewal rates for all lines in the following formats: EE, ES, EC(H), EF or 3-tiered rates (if applicable)
- ❑ Provide the Summary of Benefits for all plans offered (Medical/Dental/Vision/Life…)
- ❑ New hire waiting period
- ❑ Indicate if Broker of Record
- ❑ Broker Firm, Broker Name and Address
- ❑ If the group is currently covered as a Small Group and is now applying for Large Group, Include the following:
  - ❑ Current and Renewal Rates/Rate Table
  - ❑ Last invoice from the current carrier
  - ❑ DE9C (may be requested at carrier discretion)

Member Level Census (Download our excel template here):

- ❑ Name
- ❑ DOB
- ❑ Gender
- ❑ Home Zip Codes for each employee
- ❑ Plan Selection
- ❑ If wrapping with Kaiser Permanente, identify Kaiser enrollees
- ❑ Tier levels (EE, ES, EC(H), EF) or 3 tiers
- ❑ Identify all COBRA participants with COBRA termination date
- ❑ Provide the reason for waiving for all employees (all non-valid waivers are counted towards participation)

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General Agency Service Team

GROUP

customerservice@dickerson-group.com
phone: (800) 457-6116 (Option 4)

Our agent customer service department is powered by Zendesk, a state-of-the art ticketing system which aids us in tracking, organizing, and solving all of our tickets.

Dickerson supports your group's installation/onboarding and more! Services include:

- New Hires/Employee Worksheets
- Requesting ID Cards
- Requesting to Add/Terminate an Employee
- Incorrect Billing or Billing Inquiries
- Claims Issues
- Misc. Service Issues Not Listed Above

QUOTING FOR LARGE GROUP

Contact your sales rep to start a quote

Don't have a rep yet? Contact us at:
sales@dickerson-group.com
phone: (800) 457-6116

Check out our Large Group Guide as a reference, but refer to the carrier's underwriting guidelines for full details.

Please send a completed RFP and Member Level Census to your sales rep to get started!

Dickerson RFP Form

Dickerson Member Level Census (101+)

ACCOUNT MANAGEMENT

Need assistance managing an account after the sale? Talk to our account management team!

accountmanagement@dickerson-group.com

Our concierge account management team lets you focus on sales while they handle most of the work. Contact our team to learn more about it!

AGENT RENEWAL SUPPORT

renewals@dickerson-group.com
phone: (323) 671-2276

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

TEAM LEADERSHIP

Wendee Larson *VP of Operations*	wendee@dickerson-group.com (323) 805-2940
Mark Castillo *Director of Operations*	mark@dickerson-group.com (323) 805-2904 fax: (323) 992-6961
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