



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

Working With Dickerson A Guide for Brokers

Experience The Dickerson Difference.



DICKERSON
INSURANCE SERVICES
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General Agency Service Team

GROUP

customerservice@dickerson-group.com
phone: (800) 457-6116 (Option 3)

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 such as:

- 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 NEW BUSINESS

quotes@dickerson-group.com
phone: (800) 457-6116

If you are not a current Dickerson HealthConnect user, please visit our website to request access. If you have any questions, please contact your Dickerson Sales Representative for assistance.

Visit our website at www.dickerson-group.com

1. Click the **"Group"** tab on the navigation bar
2. Click **"Quoting"** on the drop down menu
3. Log in or request access to our quoting system powered by HealthConnect.

INDIVIDUAL

Nathan Lacroix - Manager, Individual Sales
individual@dickerson-group.com
phone: (800) 457-6116 x201

Our individual sales team can help with agent appointments, training and support. Earn full commission for writing individual policies.

- Agent Appointments
- Full Commissions and Bonuses
- Exchange Certification
- Training

AGENT RENEWAL SUPPORT

Diana Jackson - Retention Manager
renewals@dickerson-group.com
phone: (800) 457-6116 x203

- Copies of Renewals and Renewal Quotes
- Plan/Product Consultation
- Meeting Support
- For carrier forms, plan summaries and SBCs visit www.dickerson-group.com/forms

TEAM LEADERSHIP

Wendee Larson
VP of Operations

wendee@dickerson-group.com
(800) 457-6116 x513

Mark Castillo
Director of Operations

mark@dickerson-group.com
(800) 457-6116 x217
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Tamar Arouchian
Executive VP of Sales

tamar@dickerson-group.com
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The Dickerson Difference

First Time Working With a General Agency?

At **Dickerson Insurance Services**, we equip brokers with the tools, resources, and expertise to grow their business with confidence. From **Group to Individual Benefits**, our team delivers personalized sales support, innovative technology solutions, and reliable back-office assistance—so you can focus on what matters most: your clients.

With **over 60 years of industry experience**, Dickerson is one of California's most trusted and knowledgeable General Agencies. Our experienced sales executives are ready to collaborate with you, helping you expand your portfolio, strengthen client relationships, and achieve lasting success.

When You Work With Dickerson, We Make It Easy!

Innovative Products

Dickerson is an authorized GA for all major medical carriers and offers tailored solutions for both small and large groups.

- **Small and Large Group Medical**
- **Ancillary Plans**
- **Alternative Funding (HRA, Self-Funding, Captives)**
- **Compliance**
- **Worksite Benefits**
- **Broker-Friendly PEO**
- **HR Services**
- **Online Enrollment**

Sales/Marketing Support

We offer brokers a wide array of marketing materials and other resources to help promote our combined services through our Broker Marketing Portal. Visit our website at www.dickerson-group.com/marketing-portal-index

Training/Education

We provide training opportunities, compliance updates, and free continuing education (CE) courses to brokers to help them stay informed and positioned for success. To register for upcoming webinars, visit our website at www.dickerson-group.com/upcoming-webinars





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Group Carriers and Products

Contact your local Dickerson sales representative for current carrier promotions and bonus programs.

	Group Size	Medical	Dental	Vision	1st Year Comm. Med	1st Year Comm. ANC
	1-100	✓	✓	✓	5% Flat	Dental: 9% Flat Standalone + 1% Medical, Vision: 7.5%
	1-100	✓	✓	✓	5% Flat	10% Flat
	All	✓			Varies	
	1-100	✓	✓	✓	5% Flat	10% Flat
	2-50 / 51+	✓			7% / 5%	
	25+	✓	✓	✓	5% Flat	Varies
	1-100, 101-500	✓	✓	✓	5% Flat	10% Flat
	1-100, 101-300	✓	✓		5% Flat	5% Flat
	3+	✓	✓	✓	7% Flat	Dental: 10% Flat / 10% downgraded, Vision: Varies
	1-100, 100+	✓	✓	✓	SM. 7%, LG. 5%	Varies
	1+	✓	✓		7% Flat	10% Flat
	1-100	✓			5% Flat	
	1-100	✓			5% Flat	
	1-100	✓	✓		5% Flat	Varies

Looking for large group products, contact us at sales@dickerson-group.com.



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Ancillary Carriers and Products

Contact your local Dickerson sales representative for current carrier promotions and bonus programs.

	Group Size	Dental	Vision	Life	STD	LTD	Accident	CI	HOSP	1st Yr. Comm. Dental	1st Yr. Comm. Vision/ANC
Allstate	2+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	Varies
beam	2+	✓	✓	✓	✓	✓	✓	✓	✓	10% Flat	Varies
ChoiceBuilder	2-199	✓	✓	✓						10% Flat	10% Flat
Colonial Life	3+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	Varies
Cypress DENTAL	2-100	✓	✓	✓	✓	✓				5% Flat	Varies
DELTA DENTAL	2-100	✓								10% Flat / 8.25% Flat CC	
EQUITABLE	2+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	Varies
Guardian	2+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	HOSP 20% Flat
Humana	2-500	✓	✓	✓	✓	✓				10% Flat	First \$10,000: 10%
Lincoln Financial Group	2+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	Varies
MetLife	2+ HMO	✓	✓	✓	✓	✓	✓	✓	✓	10% Flat	10% Downgraded
Mutual of Omaha	2+	✓		✓	✓	✓		✓	✓	10% Flat	10% Flat
PREMIER ACCESS	3+	✓	✓							10% Flat / 8.25% Flat CC	10% Flat
Principal	2+	✓	✓	✓	✓	✓	✓	✓	✓	10% Downgraded	10% Downgraded
reliance matrix <small>A MEMBER OF THE TOKIO MARINE GROUP</small>	2-19+	✓	✓	✓	✓	✓	✓	✓	✓	10% Flat	15% Flat
Sun Life	2+	✓	✓	✓	✓	✓	✓	✓	✓	Varies	Varies
unum	2+ HMO	✓	✓	✓	✓	✓	✓	✓	✓	10% Flat 2+ HMO, 5+ HMO	Varies
vsp	2+		✓								10% Flat

Looking for more ancillary products, contact us at sales@dickerson-group.com.

Looking for Year-Round Account Management Support?

Look no further than Dickerson. Our account management team helps you with consultative, renewal, and client support services all year. You can focus on new sales, and we'll use our 60+ years of experience to maximize service levels and client retention.

We help brokers and clients with:

Client Retention

We design employee benefit programs that enhance employees' wellbeing and help clients attract and retain top talent.

Benefit Consulting

Dickerson account managers consult with you and your clients to learn about their business needs and recommend solutions that are meaningful to employees and that align with their budgets.

Renewal and Employee Services

Your dedicated account manager and their service team are available to you and your clients before, during, and after renewal. We'll answer coverage questions, provide claims advocacy, and work diligently on any issues that may arise.

Dickerson is here to work with one group or your entire book of business so you can streamline responsibilities and focus on what you do best. For more information, please contact your Dickerson Sales Representative or visit our website at

www.dickerson-group.com/products-services/account-management



Licensed in all 50 states.
We work with companies
of all sizes, fully insured or
self-insured, publicly
traded, and privately held.

NOTE: Account Management available with a commission split.

Looking for Solutions for Large Groups?

We specialize in all facets of the design, administration, and management of employee benefit programs for large groups. Dickerson has the resources and capabilities to help you create and execute the most effective benefit plans, control healthcare costs, stay compliant, and keep you informed about current benefit trends.

We help with:

- | | |
|---|--|
|  <p>Data Collection
We help collect census data, renewal information, claim history, and all necessary data with our customized RFP.</p> |  <p>Rate Negotiation
We negotiate with carriers for the best rates. We include spreadsheeting and benchmarking in our presentations to you and your clients.</p> |
|  <p>RFP Submission
We will send completed RFPs for your groups to our carrier partners.</p> |  <p>Enrollment Technology
We work with all benefit admin technology to simplify employee enrollment!</p> |

We specialize in employer groups of all sizes (fully insured or self-insured, publicly traded, and privately held) from a variety of industries nationwide. To learn more about our large group capabilities, visit our website at www.dickerson-group.com/medical/large-group.

Control Health Plan Spending with Alternative Funding.

As healthcare costs continue to rise, implementing alternative funding arrangements can help organizations gain greater control over their employer-sponsored health plans.

Our alternative funding sales team will assist brokers and their clients in evaluating, creating, and implementing any of these alternative funding programs:

- **Group HRA Plans (Health Reimbursement Arrangements)**
- **Level-Funded Plans**
- **Self-Funded/Benefit Captive Plans**

With Dickerson alternative funding, you have the guidance and access you need to put the right strategies in place to control costs for your clients. To learn more, visit our website at www.dickerson-group.com/products/alternative-funding.



Individual/Family Carriers and Products

We contract with industry-leading medical carriers in the individual/family and senior markets.



For a full list of carriers, visit our website at www.dickerson-group.com/major-medical-individual.

NOTE: You must be certified with Covered CA and any other state exchanges before you get appointed.

Interested in Selling Individual and Family Plans?

We offer easy contracting in state or with multiple states. Co-op with our contracted carriers. To get contracted, visit our website at www.dickerson-group.com/individual-appointments.

Commissions and Bonuses

Contact our individual sales department for current carrier commissions and bonus programs, or visit our website at www.dickerson-group.com/individual-commissions.



Medical/Ancillary

We provide solutions for medical, dental, vision, life, worksite, disability and more!



Commission/Bonuses

We pay you full commissions and bonuses — No contracts needed.



Sales Support

Let's discuss your business and how we can help. We have the resources for you to succeed!



Appointments

The process is quick and easy. Once completed you will be appointed within a week.



Broker Portal

Gain access to marketing material, call scripts, training videos, and recorded webinars.



Training

Review our social media marketing tips to make your own content.

Need more information, contact us at individual@dickerson-group.com.

Let us Quote for You!

It's easy to get started! We will find the best solutions and guide you through the entire sales process. We will make quoting through implementation a seamless process.

If you have any questions, please call **(800) 457-6116** or email us at quotes@dickerson-group.com. For more information, please contact your Dickerson Sales Representative, or visit our website at www.dickerson-group.com/quoting.

Rate and Benefit Analysis

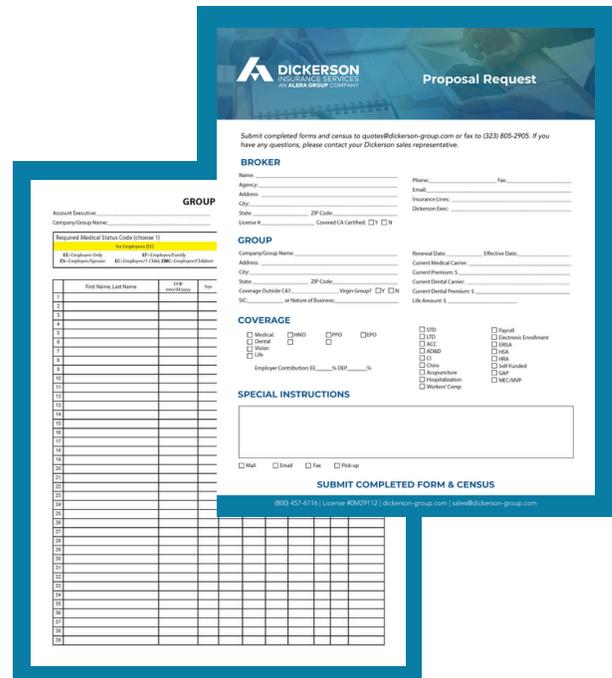
We provide a detailed rate analysis, comparing options across multiple carriers to find the most appropriate coverage for your needs.

Carrier and Network Comparisons

We prepare clear comparisons between plans, networks, and coverage details, so you can make informed decisions. Gain access to a broad range of carriers to ensure you're getting the most competitive rates.

Sales Consultation

We take time to understand your needs and provide personalized guidance. Our expert sales team guides you through the entire process, from quoting to implementation.



The image shows a digital form titled "Proposal Request" and "Group Census" from Dickerson Insurance Services. The form is divided into several sections: "GROUP" information (Account Executive, Company/Group Name, Address, City, State, ZIP Code, License #, and Coverage/CA Control), "BROKER" information (Name, Phone, Fax, Email, Insurance Lines, and Brokerage Firm), "COVERAGE" options (Medical, Dental, Vision, Life, and various plan types like HMO, PPO, POS, etc.), and "SPECIAL INSTRUCTIONS". At the bottom, there are checkboxes for "Mail", "Email", "Fax", and "Pick-up", followed by a "SUBMIT COMPLETED FORM & CENSUS" button. A footer contains the phone number (800) 457-6116, license #0M29112, and website information.

SCAN HERE
PROPOSAL & CENSUS



1. SCAN QR CODE OR VISIT OUR WEBSITE AT WWW.DICKERSON-GROUP.COM/GROUP-CENSUS-FORM
2. COMPLETE THE PROPOSAL REQUEST AND GROUP CENSUS
3. SUBMIT TO YOUR DICKERSON SALES REPRESENTATIVE



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Enrollment Support

Complementary Online Enrollment — No Minimum Group Size or Premium Thresholds.

We will set up your group on Ease at no cost, simplifying enrollment for you and your clients. Experience hassle-free onboarding with technology that works for you.



Free Electronic Enrollment Set-Up in 24-48 Hours

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

- Enhanced Dashboards
- Email Templates
- E-signatures
- Custom Reporting
- Singular Benefits Administration Platform
- Payroll Deduction Reports

EaseConnect: Submit enrollment data from Ease directly to your favorite carriers! EaseConnect is available for the following:

- Aflac
- Allstate
- Anthem
- Blue Shield of CA
- Cigna
- Colonial Life
- Covered CA
- Guardian
- Health Net
- Humana
- Principal
- Transamerica
- Unum

Faster Employee Enrollments • Cutting-Edge Software • Strengthen Client Relationships

If you need enrollment support, please call **(800) 457-6116**. For more information, please contact your Dickerson Sales Representative, or visit our website at www.dickerson-group.com/products-services/online-enrollment.

- › **Complementary COBRA for Groups with 20+ Enrolled**
- › **Free POP for Groups with 10+ Enrolled**

If you have any questions, please call **(800) 457-6116**. For more information, please contact your Dickerson Sales Representative, or visit our website at www.dickerson-group.com

Gain access to our other web-based benefit compliance tools:

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.

Summary of Material Modification (SMM)

Easily communicate benefit changes.

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 make sure nothing falls through the cracks.

Employment Law Updates & Reminders

Stay informed of federal and state employment law changes, due date reminders, and needed employer actions.

HIPAA Tool Kit

Easily comply with HIPAA through the training, guidance, tools, and templates provided.



Experience The Dickerson Difference.

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