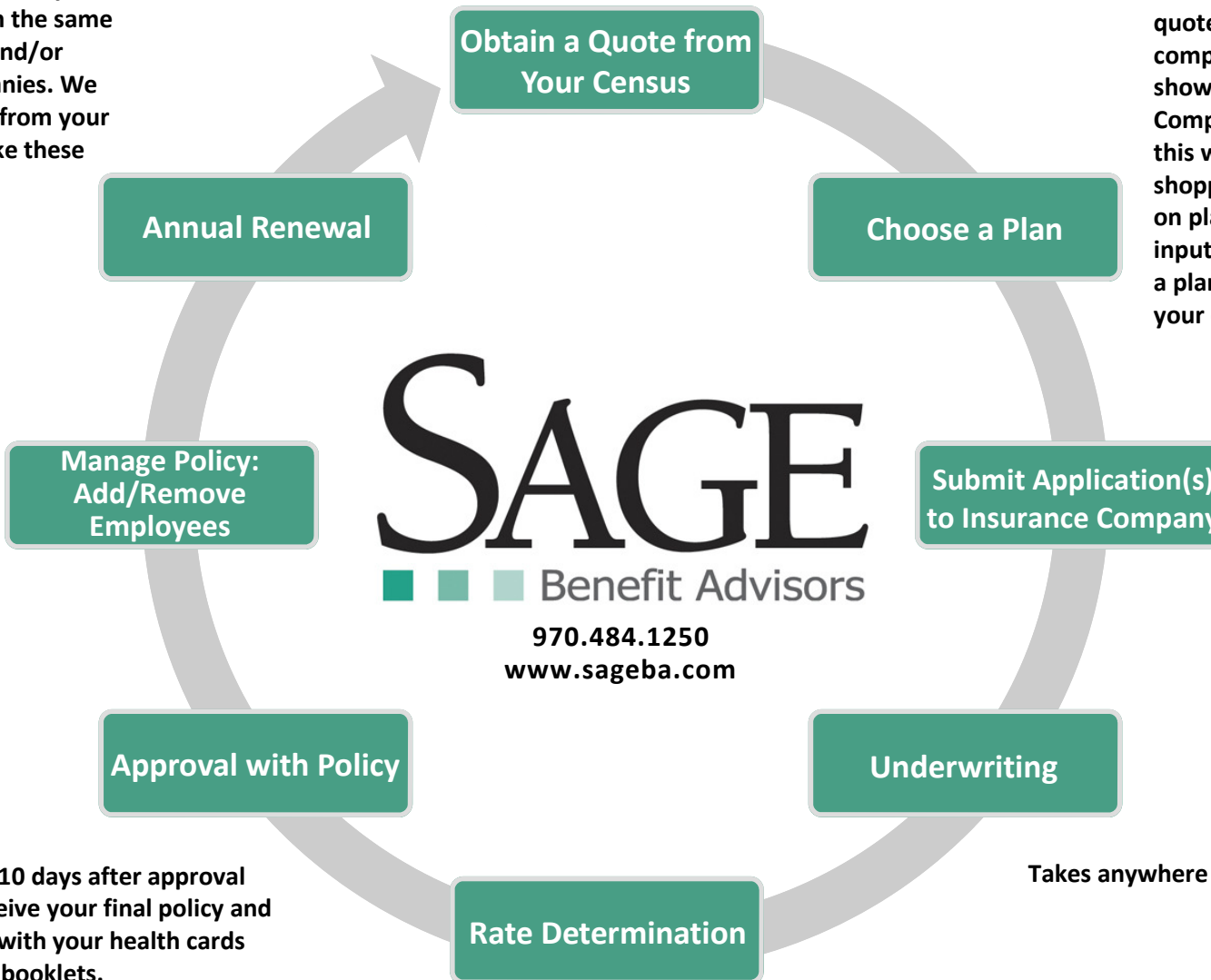


Flow Chart: Buying Group Health Insurance

Group policies renew annually. At this time you can stay on the same plan, change your plan and/or change insurance companies. We contact you 60 days out from your renewal to help you make these important decisions.

Throughout the year, as you make changes to your policy, whether you are adding or deleting employees, you may encounter billing issues or your employees may have claim disputes. We will provide service to you in these areas. As your broker, we will keep you up to date with new trends or issues that may affect your business.

Within 7 to 10 days after approval you will receive your final policy and rates along with your health cards and benefit booklets.



Our experts will give you a quote listing several insurance companies and their plans showing monthly rates. Comprehensive quotes like this will save you hours shopping and save you money on plan design*. With your input we will be able to design a plan that is just right for your company.

- Completing an application includes:
- Employer & Employee applications
 - Waiver forms for employees not applying
 - 1st month's premium payment
 - Proof of Business Documents

Takes anywhere from 2 to 3 weeks

A good Insurance Broker is a key player in providing you with valuable information and service throughout the application process and after you have your policy in

*Did you know that small group insurance rates are fixed by law? So the rates you receive from us will be the lowest rates possible for the same product anywhere else, including directly from the carrier.