



Group Benefits &
Individual Health Insurance

Group Benefits

See handout with rates and plan designs. If you have questions, contact Claire at (856) 751-2691 or claire@agentbenefits.net.

Highlights

Dental is offered through United Concordia. Vision is offered through Davis Vision.

Short & Long Term Disability is offered through Lincoln Financial.

- Short-term: Maximum coverage of up to 60% of 1099 gross income up to \$500 per week for up to 26 weeks following a 31 day elimination period.
- Long-term: Maximum coverage of up to 60% of 1099 gross income up to \$5000 per month for up to 2 years following a 180 day elimination period.

Life Insurance is offered through Lincoln Financial.

- Guaranteed issue **for new hires** is \$100,000 for agents under age 60. Agent can elect up to \$250,000 with evidence of insurability
- Guaranteed issue **for new hires** is \$25,000 for spouses under age 60. Spouse can elect up to \$50,000 with evidence of insurability.
- Guaranteed issue **for new hires** is \$5,000 or \$10,000 for dependent children.

Enrollment Periods

Agents can enroll in the group **Dental and Vision** plans:

- During the annual open enrollment period each year
- During their new hire election period (their first 30 days with the real estate company)
- Within 30 days of a qualifying life event (examples include a marriage, divorce, birth, etc). Contact Claire to confirm if an agent's personal situation is a qualifying life event.

Agents can enroll in the group **Life and Disability** plans:

- Guaranteed Issue only during their new hire election period (their first 30 days with the real estate company)
- With Evidence of Insurability at any time. Approval over guaranteed amounts is subject to limited medical underwriting by Lincoln Financial.

Processing

All applications are processed directly through our office. You must submit the following:

1. Signed application with effective date and your name clearly written at the top.
2. ACH deduction form with a voided check **OR** credit card deduction form

Note: Realtors should not cancel current coverage until they receive confirmation that their new coverage is in effect. All the completed paperwork should be submitted to our office 15 days prior to the effective date.


New Hire and Termination Processing



Working with new hires is a great way to build your book of business. Helping to install best business practices from the beginning will allow you to be an integral part of their success. Leverage the 30-day eligibility window on the group products to get their attention and be sure to look for rollover and Automatic Contribution Program opportunities.


Real estate companies report to us on at least a monthly basis their new and terminated agents. Terminated agents will be contact to explain their change in eligibility for both group and individual benefits.

Claire will email you on a monthly basis with the new hires for your company. **You are expected to call each of the new agents to introduce yourself and the program.** New agents must enroll in the group benefits within their new hire period, which will be included in the email you receive from Claire. She will also notify them via email and/or paper mail to ensure that they are aware of the benefits available and their individual deadlines for enrollment. The following is a sample of the new hire email:

 **Agent Benefits**
Enrollment Paperwork

Welcome to your <RECO> benefit plan!

We are writing to provide you with information about the Guaranteed-Issue group insurance plans available to you as a newly hired agent. Based on your hire date, we need to have all enrollment paperwork by **March 23, 2012** for coverage effective **April 1, 2012**.



Guaranteed-Issue Enrollment Packages

The links below contain complete enrollment packages with plan rates and instructions. Please be advised that the packages may take up to a minute to download. **Please note that Guaranteed-Issue Life, Short-Term Disability, and Long-Term Disability Insurances are ONLY available to you during your new hire enrollment period.**

[Life and Disability Package](#)
[Dental Package](#)
[Vision Package](#)

Individual Medical Options

If you are interested in receiving a personalized, cost-saving insurance quote, please click the link below.
[Best Rates Medical Quote Request](#)

Automatic Contribution Program

If you're interested in participating in the Automatic Contribution Program or would like more information, please click the link below.
[Automatic Contribution Fact Sheet](#)

Questions?

Call us at 888-564-0300 or reply to this email, and we'll gladly answer any questions you have.

Time is running out!

Claire Juliano
Your Agent Benefits Administrator
P: (888) 564-0300
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F: (856) 396-3193
E: claire@agentbenefits.net

Individual Health Insurance

Dergalis Associates and longtime business partner USI Affinity have a dedicated insurance team that handles all of our individual health care clients and a website that simplifies enrolling in a medical plan. They are appointed with the most competitive carriers across the country and will work with agents to determine the coverage that best meets their family's needs and budget.

When you have agents interested in getting more information about health insurance options available through the program please have them contact the insurance team at 856-751-2708 or email medical@agentbenefits.net.

They can also visit www.agentbenefits.net/insurance to view rates and enroll in plans on their own.