LARGE GROUP SERVICE COMMITMENT

SUBMIT

- Thoroughly review each RFP & notify broker of any pending items within 24 hours before submission to carriers. W&B Large Group team to submit complete RFP to designated carrier partners (see attached large group carrier contract information). If preferred, W&B Large Group team will perform discovery call with broker to identify the following:
  - Client's motivation
  - Preferred physicians/groups/benefits
  - Desired savings
  - Contribution
  - Participation
  - Carrier persistency
  - Identify and review large claims
  - Out of state employees
  - Online enrollment needs
- If sending RFP to a non-contracted carrier, W&B team will confirm compensation for a co-broker arrangement in advance of sending to carrier(s).
- W&B Large Group team will follow up with carriers on proposal request every 3 business days and will notify the broker via email on status until proposal is provided.
- W&B Large Group team will negotiate any necessary benefit/rate action needed on behalf of the broker unless broker requests to do so directly. This includes, but is not limited to, tech/wellness/premium dollars.
- Elite Broker partners are given priority and expedited response time.

QUOTE

- W&B Large Group team will provide carrier proposals to broker as soon as they are received. Once all requested proposals are in, W&B Large Group team will work in conjunction with broker to identify desired rate/benefit options to include in client presentation.
- Word & Brown completed large group proposal includes carrier comparisons - current vs. renewal options, competing quotes, as well as benchmarking information upon request. Agency customization is available if desired. Proposal does not include any reference to Word & Brown. (See attached example proposal).
- Large Group Genius Tool will be rolled out to Elite broker partners (Release date TBD).

IMPLEMENTATION

- Once group is sold, W&B will share the master app/sub checklist with the broker, and game plan on the time line for enrollment, master docs etc.
- At this point a presale strategy call is typically scheduled with the carrier to determine next steps, enrollment materials, etc.

ENROLL

- Word & Brown team will provide comprehensive enrollment support, including bilingual enrollers, as well as complete employee enrollment kits.
- Enrollment support can be conducted either in person, via webinar or both.
- Word & Brown team will review all applications, audit and transfer enrollment data directly to the carrier.
- Word & Brown has integration with top benefit administration platforms and can assist with Ease builds for online enrollment.

ADDITIONAL SERVICES

With Word & Brown as your partner, we provide a variety of products and services at no additional to you or your client.

- COBRA, POP, ERISA and FSA administration - broker preferred TPA partner
- Access HR support through Mammoth HR
- Free onsite or online compliance training & resources, including CE/HRCI AND SHRM
- Dedicated account management team
- Heal.com and Rx Discount Card

ADVANTAGE

Word & Brown offers the large group support you need, from quote to enrollment to renewal. Our personalized and attentive service, innovative tools, and unsurpassed expertise in large group are all just a phone call away.

- Large Group Sales Consultant
- Simple RFP Process
- Top Carrier Partners
- Custom Presentation
- Enrollment Assistance
- Benefit Admin Platform Integration
- Account Management Support
- Post Approval Audits