



## BROKERAGE SUMMARY OF SERVICES

PRESENTED BY: DELCO INSURANCE GROUP LLC

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At DELCO INSURANCE GROUP LLC, we prove our value every day with the following comprehensive range of services:

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### DELIVER LATEST INFORMATION ON HEALTH CARE REFORM

- Provide guidance on requirements and notices
- Summarize key compliance deadlines and delays
- Email special alerts when requirements change
- Provide annual checklist for each year's requirements
- Access to HR360 – Online HR and PPACA Compliance Portal
  - ✓ [www.hr360.com](http://www.hr360.com)

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### RESEARCH AND ANALYZE CLIENT'S GROUP BENEFITS NEEDS AND PHYSICIAN NETWORKS

- Review current plans and level of satisfaction
- Determine key person's objectives
- Collect census

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### SURVEY THE MARKETPLACE FOR APPROPRIATE PLANS AND CARRIERS

- Evaluate and compare available carriers plans
- Evaluate Networks & Perform disruption analysis when necessary

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### PRESENT PLAN ALTERNATIVES THAT MEET CLIENT'S BENEFITS AND BUDGETARY NEEDS

- Prepare presentation
- Explain plan differences

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### DEFINE ELIGIBILITY

- Explain requirements for group coverage
- Identify acceptable waivers
- Review participation requirements
- Dependent eligibility audits

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### PREPARE MASTER APPLICATION, SUPPORTING DOCUMENTS AND EMPLOYEE ENROLLMENT

- Assemble group master application, which defines the terms of the plan
- Include eligibility rules supplied by group with the application
- Collect enrollments completed by each employee, defining the employee's status and named dependents
- **Electronic enrollment available if desired via Delco's EnrollEase platform**

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## **EDUCATE EMPLOYEES ABOUT THEIR PLAN**

- Install the plan upon acceptance by the carrier(s)
- Perform Annual Employee Meetings

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## **PREPARE AND MAINTAIN WRAP SPDS AND WRAP PLAN DOCUMENTS**

- Prepare Wrap Summary Plan Description to comply with ERISA requirements
- Prepare Wrap Plan Document to comply with ERISA requirements
- Provide amended Wrap Documents in the event of any changes to ERISA-required provisions or material changes to plan information and benefits
- Provide distribution guidelines for Wrap SPDs

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## **SUPPORT EMPLOYEE BENEFITS AND HR NEEDS**

- Be available to respond to questions regarding the plan, claims and eligibility
- Keep clients ahead of the curve by notifying them of changes to the law regarding issues that will directly impact their businesses
- Provide HR and benefits monthly newsletter and/or online HR library
- Provide summary of major required health plan notices
- Provide customer support throughout the plan year related to matters such as enrollment changes, claims and insurance I.D. cards
- Provide support when COBRA issues come up (or mini-COBRA needs, depending on your state)

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## **HELP WITH OPEN ENROLLMENT ISSUES**

- Provide support at open enrollment time, including explaining choices and assisting enrollment
- Provide professional enrollment personnel at no cost to the employer

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## **FACILITATE RENEWAL AND ELIGIBILITY VERIFICATION**

- Timely renewal delivery
- Provide explanation of renewal
- Design plan alternatives in line with budget and priorities