



# Working With Dickerson A Guide for Brokers

Experience The Dickerson Difference.

(800) 457-6116 | License #0M29112 | [dickerson-group.com](http://dickerson-group.com) | [sales@dickerson-group.com](mailto:sales@dickerson-group.com)

## Group Medical Carriers

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. Gp 7%, LG. 5%  | Varies  |
|  | 1+             | ✓       | ✓      |        | 7% Flat            | 10% Flat  |
|  | 1-100          | ✓       |        |        | 5% Flat            |   |
|  | 1-100          | ✓       | ✓      | ✓      | 5% Flat            | Varies  |
|  | 1-100          | ✓       |        |        | 5% Flat            |   |

Looking for **Large Group Products**, contact us at [sales@dickerson-group.com](mailto:sales@dickerson-group.com).



**DICKERSON**  
INSURANCE SERVICES  
AN ALERA GROUP COMPANY

## Products & Carriers

### Group Ancillary/Integrated Benefits (Dental, Vision Life, and more)

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

Looking for **More Ancillary Products**, contact us at [sales@dickerson-group.com](mailto:sales@dickerson-group.com).



## Individual/Family Carriers

We contract with industry-leading medical insurance carriers in the individual/family, and senior markets. Including Ambetter, Blue Cross, Cigna, Medica, Molina Healthcare, UnitedHealthcare and more.

For a complete list of carriers, visit our website at [dickerson-group.com/major-medical-individual](https://dickerson-group.com/major-medical-individual).



**NOTE:** Before you get appointed, you need to be Covered CA certified and certified with any other state's exchanges you plan on selling in.

## Commissions and Bonuses

Contact your local Dickerson sales representative for current carrier commission promotions and bonus programs. For a complete list of current carrier commissions and bonuses visit our website at [dickerson-group.com/individual-commissions](https://dickerson-group.com/individual-commissions).

## Not Selling Individual and Family Plans?

We offer easy contracting for licensing in state or with multiple states. We also provide opportunities to co-op with our contracted carriers. **Contact us today, we're ready to help you get started!**



### Ancillary

We provide solutions for 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.

Looking for **More Information**, contact us at [individual@dickerson-group.com](mailto:individual@dickerson-group.com).



## GROUP

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**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 manages a new group's 60-day installation/onboarding and the following services:

- New Hires/Employee Worksheets
- Requesting ID Cards
- Requesting to Add/Terminate an Employee
- Incoret Billing or Billing Inquiries
- Claims Issues
- Misc. Service Issues Not Listed Above

## QUOTING FOR NEW BUSINESS

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**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

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**individual@dickerson-group.com**  
**phone: (800) 457-6116 (Option 2)**

Our Individual Sales Team can help with agent appointments, training and support. Earn full commission for writing individual policies in Covered California and off-exchange.

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

## AGENT RENEWAL SUPPORT

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

- Copies of Renewals and Renewal Quotes
- Plan/Product Consultation
- Meeting Support
- For carrier forms, plan summaries and SBCs visit [www.dickerson-group.com/benefit-summaries](http://www.dickerson-group.com/benefit-summaries)

## TEAM LEADERSHIP

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Wendee Larson  
VP of Operations

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

Mark Castillo  
Director of Operations

mark@dickerson-group.com  
(323) 805-2904  
fax: (323) 805-2904


Tamar Arounchian  
Executive VP of Sales

tamar@dickerson-group.com  
(800) 457-6116  
cell: (818) 625-2279

# Proposal Request & Group Census

## We Can Manage The Entire Quoting Process For You.

- Rate and Benefit Analysis
- Carrier Comparisons
- Network Analysis
- Sales Consultation



**Proposal Request**

Submit completed forms and census to [quotes@dickerson-group.com](mailto:quotes@dickerson-group.com) or fax to (323) 805-2905. If you have any questions, please contact your Dickerson sales representative.

**BROKER**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Agency: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address: \_\_\_\_\_ Insurance Lines: \_\_\_\_\_  
 City: \_\_\_\_\_ Dickerson Exec: \_\_\_\_\_  
 State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_  
 License #: \_\_\_\_\_ Covered CA Certified: ☐ Y ☐ N

**GROUP**

Company/Group Name: \_\_\_\_\_ Renewal Date: \_\_\_\_\_ Effective Date: \_\_\_\_\_  
 Address: \_\_\_\_\_ Current Medical Carrier: \_\_\_\_\_  
 City: \_\_\_\_\_ Current Premium: \$ \_\_\_\_\_  
 State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ Current Dental Carrier: \_\_\_\_\_  
 Coverage Outside CA?: ☐ Yes ☐ No Virgin Group? ☐ Y ☐ N Current Dental Premium: \$ \_\_\_\_\_  
 SIC: \_\_\_\_\_ or Nature of Business: \_\_\_\_\_ Life Amount: \$ \_\_\_\_\_

**COVERAGE**

☐ Medical ☐ HMO ☐ PPO ☐ FPO ☐ LTD ☐ Payroll  
☐ Dental ☐ ACC ☐ ERISA ☐ Electronic Enrollment  
☐ Vision ☐ AD&D ☐ HSA ☐ GAP  
☐ Life ☐ Chiro ☐ Self-Funded ☐ M/C/MVP  
 Employer Contribution EE: \_\_\_\_\_ % DEP: \_\_\_\_\_ %  
☐ Hospitalization ☐ Workers' Comp

**SPECIAL INSTRUCTIONS**

\_\_\_\_\_

☐ Mail ☐ Email ☐ Fax ☐ Pick-up

**SUBMIT COMPLETED FORM & CENSUS**

(800) 457-6116 | License #0M29112 | [dickerson-group.com](http://dickerson-group.com) | [sales@dickerson-group.com](mailto:sales@dickerson-group.com)

**GROUP CENSUS**

Account Executive: \_\_\_\_\_ Broker: \_\_\_\_\_  
 Company/Group Name: \_\_\_\_\_ Email: \_\_\_\_\_

Required Medical Status Code (choose 1)

| EE - Employee Only | EE - Employee/Spouse | EE - Employee/Child | EE - Employee/Child/Spouse | SP - Spouse |
|--------------------|----------------------|---------------------|----------------------------|-------------|
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**SCAN HERE**

PROPOSAL & CENSUS



[DICKERSON-GROUP.COM/GROUP-CENSUS-FORM](http://DICKERSON-GROUP.COM/GROUP-CENSUS-FORM)

## It's Easy to Get Started!

*We will find the best solutions and guide you through the entire sales process.*

**Questions:** Please Contact Your Dickerson Sales Representative For More Information

**Quoting Support:** (800) 457-6116

**Website:** [dickerson-group.com/quoting](http://dickerson-group.com/quoting)

# Dickerson Does Not Charge for Ease!

**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
- New & Improved
- Singular Benefits
- Administration Platform
- Custom Reporting
- Wage Withholdings Calculations

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

Aflac  
Allstate  
Anthem  
Blue Shield of CA  
California Choice

Cigna  
Colonial Life  
Covered CA  
Guardian  
Health Net

Humana  
Principal  
Transamerica  
Unum

- Set-Up in 24-48 Hours**
- Faster Employee Enrollments**
- Cutting-Edge Software**
- Strengthen Client Relationships**



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**Website:** [dickerson-group.com/products-services](http://dickerson-group.com/products-services)





## COBRA and POP with Dickerson and HR Service, Inc.

# ERISA eSolutions

Use our 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 to make sure nothing falls through the cracks.

### Employment Law Updates & Reminders

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

### HIPAA Tool Kit

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



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**Website:** [dickerson-group.com/products-services](http://dickerson-group.com/products-services)

## INNOVATIVE PRODUCTS

We're an authorized GA ofr all major medical carriers!

- **Core Medical and Ancillary Plans**
- **Alternative Funding (HRA, Self-Funding, Captives)**
- **Integrated Benefits – Voluntary and ACA-Compliant**
- **Broker-Friendly PEO HR Services**
- **Payroll**
- **Compliance**
- **Workers' Compensation**

## ONLINE ENROLLMENT AND UNDERWRITING

Our underwriters provide fast turnaround and clean-case submissions, in many different languages!

## RENEWAL SUPPORT

You'll receive copies of renewals and market quotes. We also offer plan/ product consultation and open enrollment meeting support.

## BENEFITS CONSULTATION

Our staff offers excellent benefit consultation and analysis. We use our experience in benefits to benefit you.

## ACCOUNT MANAGEMENT

We work with companies of all sizes, fully insured or self-insured, publicly traded and privately held. Our account managers are an addition to your staff to help serve clients and their employees.

\* Service available with a commission split





## CUSTOMER SERVICE

Our customer service team is dedicated to helping our brokers. We offer traditional services at no extra cost.

## REAL-TIME QUOTING

Get quotes and proposals through our on-line quoting tools.

## SALES AND MARKETING SUPPORT

We provide customizable marketing material and checklists to help you grow your business.

## ALTERNATIVE FUNDING

Our sales executives and our Alternative Funding product team will assist brokers and their clients in evaluating, creating and implementing any one of these three Alternative Funding programs: Group HRA (Health Reimbursement Arrangements) Plans, Level Funded Health Plans, and Self-Funded/Benefit Captive Health Plans.

## EDUCATIONAL SERVICES AND COMPLIANCE SUPPORT

We offer free webinars, and a library of training material to keep you up-to-date on industry trends.

Continuing Education Webinars  
covering Employee Benefits,  
Compliance, Medicare, Ethics, and more.

Visit: [dickerson-group.com/upcoming\\_webinars](http://dickerson-group.com/upcoming_webinars)

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