



Working With Dickerson A Guide for Brokers

Experience The Dickerson Difference.

(800) 457-6116 | License #0M29112 | dickerson-group.com | 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.



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

Looking for **More Ancillary Products**, contact us at 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.









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.

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.

GROUP

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

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

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

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

TEAM LEADERSHIP

Wendee Larson
VP of Operations

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

Mark Castillo
Director of Operations

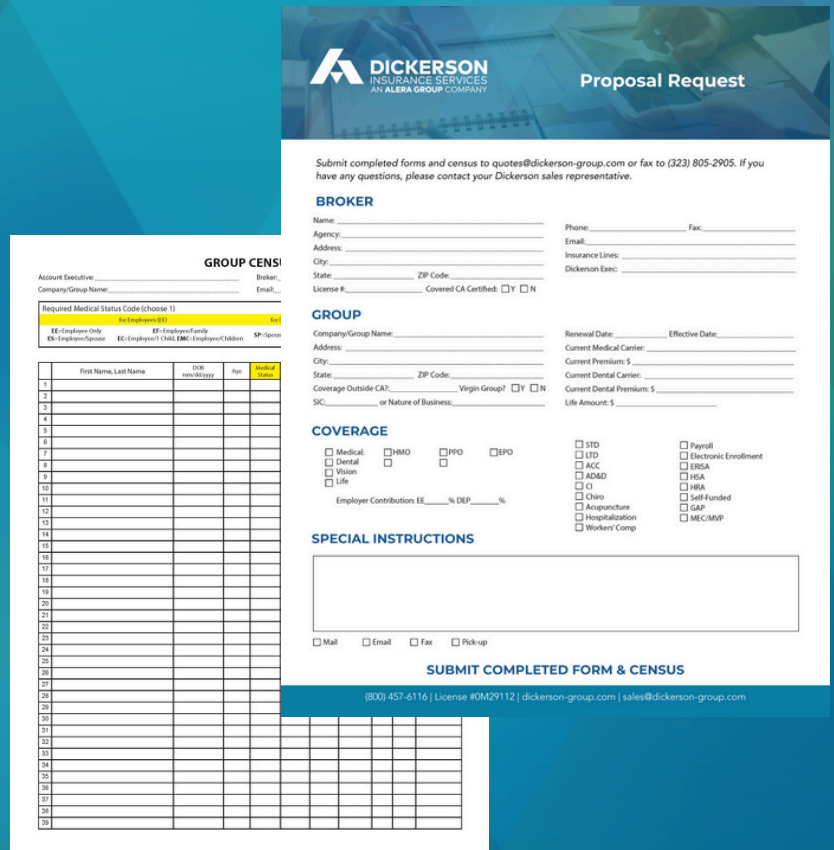
mark@dickerson-group.com
(323) 805-2904
fax: (323) 805-2904

Tamar Arouchian
Executive VP of Sales

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

We Can Manage The Entire Quoting Process For You.

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



GROUP CENSUS

Account Executive: _____ Broker: _____
 Company/Group Name: _____ Email: _____

Required Medical Status Code (choose 1)
 EE - Employee Only EF - Employee/Family EC - Employee/Child/EMC - Employee/Child/EMC SP - Spouse

	First Name, Last Name	DOB	Age	Medical Status
11				
12				
13				
14				
15				
16				
17				
18				
19				
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38				
39				

BROKER
 Name: _____ Phone: _____ Fax: _____
 Agency: _____ Email: _____
 Address: _____ Insurance Lines: _____
 City: _____ Dickenson Lines: _____
 State: _____ ZIP Code: _____
 License #: _____ Covered CA Certified: Y N

GROUP
 Company/Group Name: _____
 Address: _____
 City: _____
 State: _____ ZIP Code: _____
 Coverage Outside CA?: Y N
 SIC: _____ or Nature of Business: _____

COVERAGE

Medical HMO PPO EPO STD Payroll
 Dental ACC ERISA Electronic Enrollment
 Vision AD&D HSA HRA
 Life Chiro Self-Funded GAP
 Employer Contribution EE _____% DEP _____% Hospitalization MEC/MVP
 Workers' Comp

SPECIAL INSTRUCTIONS

Mail Email Fax Pick-up

SUBMIT COMPLETED FORM & CENSUS

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SCAN HERE

PROPOSAL & CENSUS



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

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	Cigna	Humana
Allstate	Colonial Life	Principal
Anthem	Covered CA	Transamerica
Blue Shield of CA	Guardian	Unum
California Choice	Health Net	

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



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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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INNOVATIVE PRODUCTS

We're an authorized GA for 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





DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

Products & Services

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

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