

SOME NOTES ON FILLING IN THE “REQUEST FOR GROUP QUOTE AND CENSUS”

If your agency is presently covered with group insurance choose deductibles etc as close as possible to what you now have on your present policy. By doing that we can then match "apples with apples" and make sure you are not sacrificing benefits for lower rates.

When reporting number of employees, only list those that you consider full-time, career employees of the company that are working outside the USA.

If you presently have group insurance it is of utmost importance that we have a copy of your present policy and/or booklet describing benefits. That way the company can give a comparable quote.

The company would also like a copy of the most recent billing statement from your present carrier if you have group insurance.

Finally, if possible, get a three-years "Claims History" from your present carrier, if you have had group insurance. This is not easy because once you ask for this your present carrier will realize that you are shopping. Yet this information will help the companies producing the quote to give a good, exact quote. So do call your present carrier and ask for the "Claims History" for the past three years. They will know exactly what you are talking about.

On the census list the month/year or at least the year hired, the citizenship of the worker and the country where he/she is working. It is important that ages of all those to be covered, singles, couples, families including ages of all children be recorded. There is a space for you to record their birth dates. Insurance companies develop their quote based on the annual age of the group, number of lives to be insured and the general health of the group.

Please list all of the people that will be waiving coverage along with their dependents. It is important that we have a complete list of employees. So even if a person has insurance through a spouse, the military or in some other way, list them and their dependents. Put an asterisk beside their names and a note that these people will be waiving the group coverage.

Please don't list full time workers that are living and working in the USA on the census. Some companies will decline to quote if there are US based workers on the quote. Other companies will permit 20% of the enrollees to be based in the USA. If it is your intent to enroll the home base mission staff in the international group insurance plan talk to me about this first and we will work through how to do it.