Frequently Asked Questions

Who is TGG Solutions?

TGG Solutions provides custom billing services for Small Business Association of Michigan (SBAM) members enrolled in Blue Cross® Blue Shield® of Michigan (BCBSM), Blue Care Network (BCN), Dearborn National, COBRA Administration and Section 125 Plan, Flexible Spending Account, Health Reimbursement Arrangement and Health Savings Account Administration.

SBAM members pay a low monthly $7.50 program access and administration fee and receive one easy-to-read invoice for your sponsored insurance plans, and also have access to our exclusive SBAM member customer service department for fast, reliable answers regarding your health, dental, vision, life and disability insurance coverage.

What services do I receive through the member-only customer service department?

Insurance coverage can be complicated and there are bound to be questions along the way. Only SBAM members have access to an exclusive customer service department that along side your health insurance agent, will answer all your insurance-related questions including:

- Billing
  - Additions and deletions
  - Rates and coverage options
  - COBRA administration
  - Workers' compensation quoting & enrollment
  - Workplace assessment, tools & training

- Claims
  - Ordering ID cards
  - Summary Plan Descriptions
  - Section 125, FSA, HSA and HRA administration
  - Human Resource-related advice & information

*We promise to respond to your phone call or email inquiry within 2 hours on any business day.*
When will I be billed for my insurance premiums?

Health, dental, vision, life and disability insurance coverage are pre-paid services. As a result, you will be paying your premiums at the end of the month for the upcoming month’s coverage. Your invoice will be ready on or around the 10th of each month for viewing. TGG Solutions mails your insurance invoice on the 10th of each month, and the payment is due prior to the 28th of each month.

Tips to keep your insurance coverage in good standing:

- You are able to participate in this insurance program by maintaining your membership in the Small Business Association of Michigan (SBAM). Please keep your membership dues in good standing. The dues invoice will come directly from SBAM’s office in Lansing on an annual basis, unless you chose to pay your dues monthly. If you select to pay your dues monthly, you can choose to have the amount included on your premium invoice from TGG Solutions, or auto drafted from your credit card.

- Pay your premium amount in full prior to the 28th of each month. Insurance carriers require you pay the full amount listed on your invoice. Premium must be received prior to the coverage period to cover the cost of your subscribers’ claims. Because the premium payment is processed automatically, you’ll be at risk of having your coverage cancelled if the amount paid is less than the amount owed on the invoice. Any applicable back charges or credits will appear on the next month’s invoice.

- Make your check payable to “The SBAM Plan” and mail to the address provided on the statement:
  The SBAM Plan c/o TGG Solutions
  P.O. Box 140167, Grand Rapids, MI 49514-0167.

Is there an Electronic Payment Plan available?

Yes, TGG Solutions does offer an Electronic Funds Transfer (EFT) Payment Plan. If you choose this payment method, the premium amount due will be withdrawn directly from your checking or savings account on the 28th of each month. To sign up, please complete the Authorization Agreement for Direct Payment (ACH Debits) form included in this packet, or call TGG Solutions at (800) 748-0368 option 2.
**When do I submit enrollment changes such as a new hire or termination?**

It is best to do this immediately upon occurrence. Doing so will help keep your insurance premium invoice as accurate as possible. It is very important that you immediately notify TGG Solutions of any enrollment changes within 31 days of the qualifying event as they occur - or the requested change will not be processed. This includes:

- New employee hired
- Employee change of address
- Employee termination
- Divorce
- Dependents added or removed
- Death

Due to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) regulations, enrollment changes can only be accepted by encrypted email, fax or standard mail on an Enrollment Change of Status (ECOS) form.

Email: sbambill@TGGSolutions.com
Fax: (877) 329-2844
Mail: P.O. Box 140167, Grand Rapids, MI 49514-0167.

*Please note: If you are enrolled in SBAM’s COBRA Administration, the ECOS form should be submitted to your COBRA Coordinator via our secure ZixMail account at www.sbam.org/zixmail or fax it to (517) 483-8225.*
What is the Nonpayment Cancellation Policy for Blue Cross, BCN and Dearborn National?

Because health, dental, vision, life and disability insurance are pre-paid services, premiums must be received by the premium due date - which is 28th of each month - for the upcoming month’s coverage. If your account is not paid in full by the due date, your group’s coverage is suspended and your employees will not have access to their insurance coverage, including prescriptions.

- If payment is not received in full or on time, a late notice is printed on the next statement.
- If payment is not received within 10 days of the due date, a late notice is mailed requesting payment as soon as possible to avoid claim complications and cancellation for nonpayment.
- If payment is still not received within 20 days of the due date, a cancellation notice is mailed.
- If payment is not received within 30 days of the due date, coverage is cancelled for nonpayment.

What is the Nonsufficient Funds (NSF) Policy for Blue Cross, BCN and Dearborn National?

If two (2) NSF’s are received by BCBSM / BCN within a six (6) month period, your company’s insurance coverage will be cancelled immediately.

If an NSF check is received and your company is not pending cancellation, the paid date will be backdated accordingly.

If an NSF check is received while your company is pending cancellation for nonpayment, your company’s insurance coverage will be cancelled immediately.

A company that is cancelled for nonpayment for NSF is subject to a 12 month waiting period for reinstatement.

Your company will be responsible to pay for any NSF fees incurred.

Who Do I Contact For Assistance?

TGG Solutions
Insurance Plan Billing, Enrollment and Terminations

(800) 748-0368 option 2 • sbambill@TGGSolutions.com