

# Small Group Sponsored Health Insurance





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# Robust employee benefit packages are the key to hiring and retaining top talent.

Full menu of small group health insurance options from Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Michigan and Blue Care Network.

Learn more by contacting us at (800) 362-5461 or sbam.org/bluesgroup

## **Dedicated Customer Service & Consolidated Billing**

SBAM is dedicated to bringing expertise to your company, while saving you time, money, and reducing the hassles of offering employee benefit plans that allow your company to compete for the employees you need to be successful.

While the high quality of coverage through the Blues and large network of doctors or important, it's your experience with our customer service team that sets us apart from our competition.

We know that many of our members don't have a professional human resources or employee benefits staff to search the market and negotiate for the best plans. But SBAM does, and in conjunction with your independent insurance agent, we can help deliver the HR and employee benefits experience of a much larger business. Our team is just an email or phone call away and can help with:

- Billing
- Claims
- Additions and deletions
- Ordering ID cards
- Rates and coverage options
- Free Summary Plan Descriptions
- COBRA administration
- POP, FSA, HSA and HRA administration

health insurance plans offered by: Blue Cros



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association



### **Consolidated Invoice**

For only \$7.50 per month, our consolidated billing arrangement with TGG Solutions brings you exclusive access to our responsive customer service team.

This consolidated billing service allows you to make payments for SBAM sponsored small group insurance services jointly (one check) and just as important, when you add or terminate an employee, you only need to communicate that once through our secure Zix email or fax line.

Not only can we guarantee a simple consolidated invoice, we're the only organization that has the capability to put all of the following monthly services on one statement:

- Blue Cross and BCN premium
- Dearborn National premium
- COBRA administration fees
- Section 125, FSA, HSA and HRA fees
- Membership dues

#### SBAM's Billing Administration Partner

SBAM works with many great organizations across Michigan to bring you the best products and services possible, including TGG Solutions. Headquartered in Grand Rapids, with offices in Lansing, Kalamazoo, and Traverse City, TGG Solutions is our billing and customer service partner. Contact them with any questions related to your small group insurance plan at (800) 748-0368 | sbambill@tggsolutions.com.

It's their systems that open the door to the consolidated billing and customer service that will make your life easier. When you enroll in any of our sponsored small group health, dental, vision, life and disability programs, you automatically gain access to the consolidated billing and customer service team at TGG Solutions. When this happens, you will also be able to include the monthly cost of additional services like COBRA, Section 125, FSA, HSA and/or HRA administration on the invoice.

One invoice. One payment. Once a month.

#### SBAM Membership Dues & Monthly Administration Fee

SBAM is a membership organization, so before any of our benefits are available to your company, you must first become a member.

We have four levels of membership for your company to choose from: Basic, Premium, VIP and Elite. All of which offer valuable programs and services to help your business succeed.

Because we believe in the dual goals of transparency and keeping our membership dues as affordable as possible, for those members seeking access to our wide array of human resources and employee benefits programs, there is a \$7.50 per month administration fee that is included on the consolidated invoice.

This fee helps to fund the cost of finding, building, and managing the products and services offered, the expertise required to get you the answers you need to both routine and complicated issues, and to help keep your plan compliant with state and federal rules and regulations.

For only \$7.50 per month, you get our customer service team, as well as our consolidated billing and enrollment platform that will save you save you time and money.

#### FREE Summary Plan Description

SBAM members enrolled in an SBAM-sponsored Blues small group health plan are eligible for an ERISA required Summary Plan Description (SPD) at no cost!

#### For additional information, please contact SBAM at (800) 362-5461 or visit sbam.org/spd

