

We help
small
business
owners
manage
employee
benefits.



Find calm in the chaos.

Being a small business owner can be fulfilling. Creating a positive work environment and providing opportunities for your employees makes a difference in the Michigan business climate. It can also be a lot to manage.

Finding the right mix of employee benefits to attract and retain employees while staying compliant with the ever-changing rules and regulations is overwhelming.

But what if you had a partner, who could help you make sure everything was in order and running smoothly?

Harmony by SBAM, helps bring it all together.

We've done the research and found the best experts in the industry to handle many of the administrative and compliance matters for you so you can concentrate on what's important - your business.

We've been here for a long time, and we can help you navigate through the chaotic world of insurance and compliance with happy and successful results.



harmonybill@sbam.org

(877) 949-7226

sbamharmony.freshdesk.com

Ask An Expert

SBAM Premium, VIP & Elite level members gain access to our Ask An Expert web portal for answers to all your Cybersecurity, HR and Legal Questions.

Our partners, SensCy, American Society of Employers and Taylor English Law are trusted experts you can rely on for accurate, timely information.

Experience the benefit of having professional and trustworthy support for your agency.

Log into
sbam.org/ask-an-expert
today!

Billing & Employee Enrollment Changes

Our team is here to service all of your enrollment and billing for SBAM-sponsored Blue Cross Blue Shield of Michigan, Blue Care Network and Dearborn Life Insurance Company.

- Monthly group premium invoice questions
 - Employee enrollment changes and EOI
 - Payment collection and allocation
 - Payment remittance
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Customer Service & Billing

You gain access to the consolidated invoicing, enrollment and customer service of the Harmony team.

You can include the monthly cost of many of their SBAM services; medical, life and disability premiums as well as COBRA, Section 125, FSA, HSA and/or HRA administration on one invoice.

And members enrolled in our Blues medical program receive a free Summary Plan Description that is required by ERISA.

Summary Plan Descriptions

Payroll & HR Solutions

Medical, Life & Disability

Flexible Spending Plan

Compliance

COBRA Administration

Pooled Employer Retirement Plan



Contact our Customer Care Team today!

Freshdesk is SBAM's new cloud-based customer service software that provides our members and their insurance agents with helpdesk support that includes smart automations that will help to get things done faster!

Simply visit sbamharmony.freshdesk.com and create a login to submit and track a ticket for any SBAM-related insurance billing and enrollment question.

Freshdesk provides real-time updates and transparency for where in the process your ticket is with the Harmony team. You can reply to the ticket and receive auto updates from the system letting you know status changes for your request.

You have the ability to receive their monthly insurance statement via email and [sign up for ACH](#) monthly premium payments.