

# New SBAM business checklist

## Step 1

- If not currently appointed with Dearborn Life Insurance Company, please reference this link\*:**  
[Agent Appointment Link](#)
- Complete the Group Transmittal Form: Group Transmittal**
- Complete an Employee Enrollment Form: Employee Enrollment Form**  
(one per covered employee)
- Complete the Evidence of Insurability Form: Evidence of Insurability**  
(if applicable)
- Sole Proprietors | Required Tax Forms:** Please provide the full last year tax filing  
(Schedule C, K1, W2)
- First Month's Premium:**  
(Choose your preferred method to submit the 1st month's premium)
  - **ACH/ Electronic Funds Transfer Form: ACH/Electronic Funds Transfer**  
Provide a photocopy of a voided check with submission of paperwork
  - **Paper Check:**  
**Made payable to:** Small Business Insurance Services, LLC  
**Mail to:** Small Business Association of Michigan  
101 S. Washington Square, Suite 900  
Lansing, MI 48933  
Please include cover letter along with the check noting the Group and Effective Date associated with the payment

\*For appointment confirmation please email: [GSB\\_Commissions@groupspecialtybenefits.com](mailto:GSB_Commissions@groupspecialtybenefits.com) or call: 800-352-3935

### The following documents need to be emailed to [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org):

- Group Transmittal Form
- ALL Employee Enrollment Forms
- Evidence of Insurability Form (if applicable)
- Required Tax Forms (if applicable)
- Copy of voided check
- Copy of ACH Form (if applicable)



Harmony encompasses the human resource, compliance and insurance solutions under Small Business Insurance Services, LLC. Small Business Insurance Services, LLC is a subsidiary of Small Business Association of Michigan. Visit [sbam.org/harmony](http://sbam.org/harmony) for more information.

## STEP #2

### SBAM Membership Enrollment

(choose your preferred method to submit)

- **Online Submission:** [www.sbam.org/why-join-sbam/become-a-member/](http://www.sbam.org/why-join-sbam/become-a-member/)
- **Email Membership Application:** **Membership Application** along with credit card info to [membership@sbam.org](mailto:membership@sbam.org)
- **Mail Membership Application and Check to:**  
Small Business Association of Michigan  
Attn: Membership  
101 S. Washington Square Suite 900  
Lansing, MI 48933



### What's Next?

Once your paperwork is received and reviewed you can expect ...

1. An email from **Harmony** to the Employer Group containing the following documents:
  - Welcome to SBAM Letter
  - Member Benefits Guide
  - FAQ
  - Customer Service Contacts
  - ACH Form
  - Employee Termination Form
  - Employee Enrollment and Change Form
2. An email from **SBAM** to you containing the Insurance Certificates

**Please recognize this process may take up to 30 days to be fully completed.**

**Questions? Contact us at (877) 949-7226 or [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org).**

Small Business Insurance Services, LLC is a subsidiary of Small Business Association of Michigan. Harmony encompasses the HR and Insurance products and services under Small Business Insurance Services, LLC. Visit [sbam.org/harmony](http://sbam.org/harmony) for more information.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan. Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

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