



Valuable product solutions with simple and efficient quoting, enrollment and billing that makes it easy for you and your customers!

## DISCOVER THE SBAM ADVANTAGE

### EMPLOYEE BENEFITS

- Small group **BCBSM and BCN product menu** gives access to a variety of affordable plans with the strongest network of providers in Michigan.
- **Exclusive consolidated billing** provides one monthly invoice for BCBSM and BCN, Dearborn, COBRA, POP, FSA, HRA and HSA, and membership dues.
- **SBAM Service Portal**, our cloud-based system provides a simple solution for submitting enrollment changes, billing questions, new business paperwork, and Dearborn claims where you can view real-time updates and transparency on the status of your inquiry.
- **Free OneSource® administration** for your SBAM customers in which we will handle BCBSM and BCN quoting, enrollment, maintenance, and benefit changes at no cost to you.
- **Life and Disability coverage** available for sole proprietors and small businesses with 1 to 99 employees. SBAM handles quoting, underwriting, claims, and enrollment for your customers at no cost to you.
- **Composite Rating** option that offers a fair and equitable opportunity for employees and makes it simple for employers to manage and predict insurance costs.
- **Compliance resources** including Workplace Posters, Employment Screening, Handbooks, Legal services and Summary Plan Description.
- **Pooled Employer Retirement Plan** gives agents the opportunity for additional income and saves your customers money with potential tax credits and no initial set up fees.
- **Accident Fund workers' compensation coverage** gives your customers a 5% up front premium discount and opportunity for dividends each year. Last year SBAM members received more than \$100,000 in dividend dollars!

### BE A HERO TO YOUR CUSTOMER WITH THESE ADDITIONAL MEMBER BENEFITS

- **SBAM Energy Solutions** secures financing, provides rebates and grants, and locates trustworthy contractors.
- **SBAM Cybersecurity Solutions** provides an evaluation of risk, prevention and policy procedures, and insurance coverage.
- In-person **networking opportunities** with small business peers including regional Owner2Owner meetings and SBAM Annual Small Business Summit.
- **Advocacy and Grassroots** with 3 dedicated lobbyist specifically advocating for the success of Michigan small businesses.
- **Resources** include our live Briefing with Brian Calley, Educational Training, Webinars, Job Aides, Focus Magazine, Small Business Weekly and Lansing Watchdog.
- **Small Business Certification and Women-Owned Enterprise Certification** for procurement opportunities.

## Contact

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or visit our website at  
[sbam.org/agents](http://sbam.org/agents)

## Member Care Team

**Have a question about your customer's employee benefits through SBAM?**

The Member Care Team offers you the **SBAM Service Portal** that provides real-time updates and transparency so you can get things done faster!

Send enrollment changes, billing questions, new business paperwork, and Dearborn claims through the SBAM Service Portal at [sbam.org/membercare](http://sbam.org/membercare).

Reach our dedicated Member Care Team at (877) 949-7226 or [membercare@sbam.org](mailto:membercare@sbam.org)

