



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.
- **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 company.
- **POP, FSA, HSA and HRA Administration** with no set-up fees. A mobile app and desktop portal to easily submit claims and substantiation, view accounts and track the progress of claims and payments.
- **Exclusive consolidated billing** provides one monthly invoice for BCBSM and BCN, Dearborn, COBRA, POP, FSA, HRA and HSA, and membership dues.
- **SBAM Service Portal** is a simple solution for submitting enrollment changes, billing questions, new business paperwork, and Dearborn claims where you and your customers can view real-time updates and transparency on the status of your inquiry.
- **Free Agent Service Model** for OneSource® administration of your SBAM customers in which we will act as your back-end office and handle all BCBSM and BCN quoting, enrollment, maintenance, and benefit changes 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 HR Toolkit, ESTA Toolkit, Workplace Posters, Employment Screening, Legal services and more.
- **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. Members outsource administration and liability to our partner, Transamerica, which reduces their fiduciary risk.
- **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!

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 Aids, Focus Magazine, Small Business Weekly and Lansing Watchdog.
- **Small Business Certification and Women-Owned Enterprise Certification** for procurement opportunities.

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.

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

Brochures & Forms

Visit our website at sbam.org/agents for everything you need to enroll your customers with SBAM's insurance program.

