

# association **benefits** company

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[www.association-benefits.com](http://www.association-benefits.com)

*An authorized Blue Cross® Blue Shield® of Michigan and Blue Care Network Administrator*

## **Who is Association Benefits Company?**

*Association Benefits Company was established in 1991. We are bonded and insured as well as an authorized administrator for Blue Cross® Blue Shield® of Michigan (BCBSM) and Blue Care Network (BCN). Our staff has over 86 years combined experience in the insurance industry.*

## **Why should I, as an Agent, work with Association Benefits?**

*The dedicated staff at Association Benefits works with the agent community to help increase your effectiveness – both as a business and with your clients.*

## **Would I like to offer my clients a wider range of BCBSM products?**

*By participating in an association sponsored BCBSM or BCN program, your clients, including one subscriber groups, will have more products and riders to choose from.*

## **Would I like to earn nearly an additional 1% commission?**

*Association sponsored groups with 2-10 lives earn 4.75% and groups between 11-99 lives earn 5.70% commission.*

## **Would I like to assure timely commission payments?**

*We offer direct debit remittance for your clients, which helps assure consistent commissions paid to you. Additionally, we provide notification alerts in case of late payment status.*

## **Will I have to split commissions?**

*No. As the writing agent, you will be the primary contact. We will never send another agent to call on your customers, so you don't have to worry about losing clients.*

## **I'm not sure which of the associations is right for my client. What should I do?**

*Give us a call. We have several associations to choose from. Our experienced staff will help find the right fit for your client.*

## **I want to “wow” my clients with exceptional service, hand off billing issues and membership changes. How can Association Benefits help me?**

*Utilizing BCBSM's Membership Collection System (MCS), we have online access to make changes for your clients. New hires, terminations, adding or deleting dependents, ordering identification cards as well as many more changes that can reduce the amount of time your client spends on benefits administration AND improve the turn-around time – making YOU look good. We are also contracted to provide billing and collection services for Blue Cross Blue Shield of Michigan.*

## **How can my clients and I stay current with industry changes?**

*We'll help you stay informed on changes, including new products and menu changes, Federal updates on COBRA, HIPAA, Medicare D, Medicare Advantage, Health Reimbursement and Flexible Spending Accounts.*

## **When should I call Association Benefits?**

*Our professionals are available Monday through Friday, from 8:00 a.m. until 5:00 p.m. Our toll-free number is 1-800-782-0712.*

## **What does this all mean to me?**

*You can outsource daily group service issues and provide exceptional customer care, without adding overhead. By spending less time on administration, you are freed up to pursue more profitable activities – like gaining new clients. Additionally, you'll earn the additional 1% commission.*