Group Sales Division
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EMPLOYER GROUPS
FREQUENTLY ASKED QUESTIONS

Q. If an IBO is working with a new group and needs help from the corporate office, which form do I need to submit?

A. You will need to complete and sign an Engagement Agreement/Account Registration. Once this form is received in the Group Division, the IBO will be contacted to discuss what type of assistance is required.

Q. Which documents are required to sign up a new group?

A. You will need the following paperwork for a new group;

- **Employer Acceptance Letter;** completed and signed by the company representative, with all the pertinent company and contact information.
- **Individual Application;** each employee/member will need to complete and sign this with all their personal information (home address, phone number, and date of birth).
- **Payment;** in one of the forms described below.

Q. What are the payment options for new signing up groups?

A. There are three ways for groups to make payments:

- **Company check;** This must be a pre-printed company check with correct company information.
- **Bank draft;** The Bank Draft Authorization portion of the Employer Acceptance Letter must be signed and a void copy of a pre-printed company check must be submitted.
- **Credit card;** This must be a company credit card. No personal credit cards will be accepted. A legible copy of the credit card must accompany the paperwork.

Q. Under what conditions can the registration fee be waived?

A. When signing up a group of 5 or more members, the IBO can opt to waive the one-time, per person registration fee. If waived, the IBO will be paid commission "As Earned". No advance will be paid.

Q. Can a company of 3-4 employees become a group? What are the requirements?

A. You may sign up a group of 3-4 members, but the payment must be either company bank draft or company credit card. AmeriPlan® will not list bill any group under 5 members. Also, with a group of under 5 members, the one-time, per person registration fee CAN NOT be waived.

Q. Once a new group signs up for the AmeriPlan® benefits, what do they receive?

A. When a new group is activated they will receive a "Group Administration Manual". This manual will provide them will all the instructions needed to add, delete or change status of their employees, along with specially designed forms for employer group use only.

Q. When is the monthly list bill sent to the group?

A. Each list bill will be mailed to the group on or about the 10th of the month prior to the month they are due. (Example: list bill for benefits for the month of February is generated on or about the 10th of January).

Q. When is the monthly payment due?

A. Payments are due the first day of the month (Example: payment is due February 1 for February benefits).

Q. What are the required steps to add a new member to a group?

A. The new member must complete and sign an Individual Application. The company will print the new member's name and monthly fee amount on the list bill of the month for which they are requesting the benefits. Then include the new member's fee payment in the check they are sending in for that month. Attach the application and check to the list bill and remit it to AmeriPlan®. To avoid a delay in benefits for newly added members, be sure to send all of this in by the 1st day of the month.

If the company has chosen the billing option of company credit card or company bank draft, to add new members they must fax the new application to (469) 229-4589 or (469) 229-4590. They must include their group name and group number at the top of any new applications and circle it.

Q. What are the required steps to delete a member from a group?

A. Draw a line through the canceling member's name on the list bill and write delete to the side of their name. Subtract the deleted member's monthly fee from the total payment for that month. Deleted members will be removed from that month's list bill, and their benefits will be available only through the end of their paid month. Deleted members will be given an opportunity to continue the benefits, on their own, outside of the employer group.

For employers paying by company credit card or company bank draft, the group contact must fax a cancellation request, with all the pertinent member's information to (469) 229-4589 or (469) 229-4590. Be sure to include the group name and number on this request. Deleted members will be given an opportunity to continue the benefits, on their own, outside of the employer group.

Q. How would a member of a group change the status of their membership (individual to household, address change)?

A. The member must complete the Change Status Form. Then it should be attached to the list bill they are submitting. Changes will be effective upon receipt at the AmeriPlan® Corporate offices. Also, if these changes result in a different list bill total, the invoice should be corrected to show the amount by drawing a line through the old amount and writing in the new amount. Then they should include a check for the adjusted amount and forward the list bill and payment to AmeriPlan®. If they have chosen the billing option of company credit card or company bank draft, the change request must be faxed to (469) 229-4589 or (469) 229-4590. The form must include the group name and number.

Q. When are IBO's paid commissions on a group?

A. The commission will be paid in their residual commission the month following the group's activation.

Q. Is there a charge to the IBO if AmeriPlan® does not receive a group's payment on time?

A. If a group does not send their payment until after the due date, each IBO with active members in that group will be charged a $15.00 fee and $1.00 per member or their commission on that group, whichever is less.

Q. How many times can a group be delinquent before they are cancelled?

A. If a group has failed to make payment for 2 consecutive months, they will be placed in in-active status and a letter will be sent explaining this change. If all outstanding payments are not received by the 3rd month, the group will be cancelled.

Q. **If a company wishes to change their IBO, because of unfortunate circumstances, which form must be submitted?**
A. If, at the company's discretion, they wish to change their IBO, the group must complete a new IBO of Record letter and forward the original copy to the Group Division. From that date forward, any new members added to the group will belong to the new designated IBO. All members signed up before the change, remain parented to the original IBO.

Q. **Can an IBO get paid advanced commissions on a group?**
A. On group business of 5 to 50 employees, if the IBO collects the one-time registration fee, they will be paid the standard advance commission, but ONLY if they have chosen to receive their monthly commissions on an "Advance" basis. Groups with 51 or more members are paid on an "As Earned" basis ONLY.

Q. **Can 2 or more IBO's split a group account? If so, how?**
A. A group may be split between a maximum of 3 IBO's. However, there is only one "Achieving" IBO. The other IBO's will be paid commission on each of its members, but those members will not count toward any promotion, contest or "one piece of business" rule.

Q. **How does a group cancel?**
A. Any group wishing to cancel must mail or fax a written request into the Group Division or Bank & Credit Card Dept.

Q. **Is it possible for a group to elect to have only one of the benefits (Example, vision only)?**
A. A group can do a break-out of benefits if they have a minimum of 500 employees to begin the group account.

Representative Positions

There are 4 Representative positions. Below is a brief explanation of each. Consult your Policy & Procedure Manual for more detailed information.

- **Enrolling Representative** – In order to be an Enrolling Representative and receive commissions the applicant must be a licensed insurance agent or certified Third Party Administrator. A copy of the applicant's active insurance license or TPA certificate must accompany the Enrolling Representative Agreement.
- **Association Representative** – For an organization to be an Association Representative and receive commissions, the Association

must be the Representative and must use its Employer Identification Number (EIN) or Federal Identification Number (FIN) when completing the application. *An Association Representative may only sign up its own Association members as members of the program.*

- **Non-Profit Representatives** – This representative position is only for organizations with charitable organization (Federal 501c3 or 501c6) status. *If dealing with a Not-for-Profit organization, see the Association Rep. above.* The Non-Profit organization must be the Representative and must use its Employers Identification Number (EIN) or Federal Identification Number (FIN) when completing the application.
- **Group Representative** – In order to be a Group Representative and receive commissions, the applicant must be the owner or executive of the company from which the employees are being signed up as members. *This representative may only sign up employees within their own company and membership fees must be paid on a list bill.*

Q. Can a Representative get a website? If so, what is the cost?

A. Enrolling, Non-Profit and Association Representatives may purchase an e-commerce website capable of signing up individual memberships. The fee must be paid in advance at an annual cost of $180.00. Instructions for website purchase and set-up are included with the Representative welcome letter.