



Group Marketing Services, Inc.

GROUP HEALTH INSURANCE HAS NEVER BEEN SO EASY



**GROUP MARKETING SERVICES,
INC.**

Overview



What is Group Insurance?



Insurance coverage purchased by an employer for the benefit of the employees...

Expenses covered are those which result from a non-occupational sickness or accident...

Premiums paid by the employer are tax deductible as ordinary business expenses...

Premiums paid by the employer and benefits received by the employee are Exempt from Federal Taxation...

Common Ways Group Insurance is Marketed



Types of Funding Available



- Fully insured, single employer contracts and multi-employed contracts...
- Self-funded or partially self-funded, single-employer or multi-employer contracts...
- Fully-insured or self-funded, multi-employer trusts, associations and purchasing groups...
- Full-insured or self-funded Union Trusts...

Types of Insurance Programs



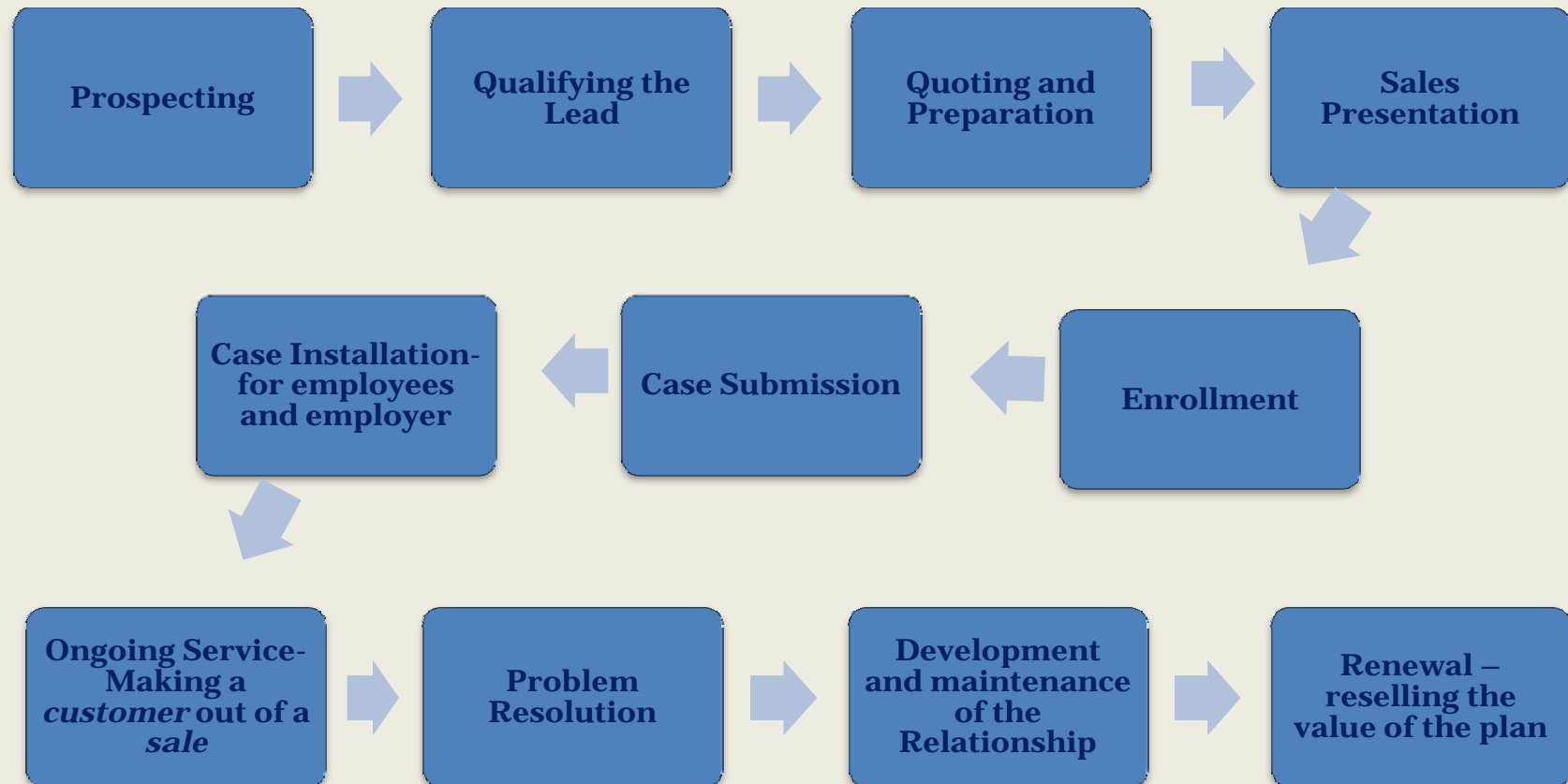
Indemnity Programs

- **Fee-for-Service**

Managed Care Programs

- **Point of Service (POS)**
- **Provider Organizations (PPO)**
- **Health Maintenance Organizations (HMO)**

The Sales Process



What a Producer Does

- Prospect Generation
- Fact finder- determining needs and expectations of the prospect
- Benefit Planning Process
 - helping the employer reach its objectives in a cost-efficient manner
- Leader for Sales Activities and Presentations
- Enrollment of Group—employee meetings, etc.
- Communicating to employer during underwriting process
- Installation of Case
- Routine questions and problem resolution
- Maintenance of Customer Relationship
- Renewal—reselling the value of the plan

What a Distributor Does

- Supporting the needs of the Producer (Agents & Brokers)
- Proposal preparation
- Sales assistance – especially with details
- Case submission – scrubbing the case, communication among the parties, negotiation for customers' interests

- Case Installation
- Non-routine, difficult or unusual problem resolution
- Ongoing Education and communication with Brokers
- Renewal Assistance
- Plan change assistance
- Marketplace 'savvy'

GMS's Areas of Activity



Agent Development:

- New Agents
 - Nurturing Existing Relationships
 - Marketplace Trends
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New Business:

- Proposals
 - Follow up
 - Prescreens
 - Questions & Answers
 - Processing
 - Installations
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Account Management and Service:

- Questions from Agents and Customers
- Renewals
- Plan Changes

GMS's Activities as:

MGA MARKETING



- New Producer Development**
- Education: producers of benefits, administration, marketplace happenings, sales tips, and government mandates.**
- Timely communication**
- Sales and Service tips**
- Competitive Analysis**
- Benefit Analysis**

GMS's Activities as:

MGA PROSPECTS & SALES



- Prospect review and benefit analysis**
- Proposal preparation**
- Personal sales presentations with producers**
- Proposal follow-up and recordkeeping**
- Reminders to producers of past year's prospects and activities**
- New case enrollment, underwriting review and guidance through the underwriting process**
- Case installation**

GMS's Activities as:

MGA SERVICE & CASE MAINTENANCE



Troubleshooting and general administrative help

Billing and other accounting questions

Agent licensing, E&O and commission oversight

Direction and assistance on HIPPA and COBRA compliance

Plan Changes

Renewal negotiations, benefit analysis and transitions to appropriate levels of managed care

GMS Adds Value



Why Do Business with GMS?

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Because we offer the **backup, support, and knowledge** which will help *you* attract and retain more group insurance clients.

Types of Products Distributed by Group Marketing Services

Fully Insured Medical Products for Groups with 2 or more employees

Non-Medical Plans— Life Insurance, Dental, Disability, HSA, HRA, and Vision

Partially Self-funded plans, Consulting, Benefit Planning and Needs Analysis for large group customers

How to get Started with GMS



**Submit
Prospect to
be rated**

**Review
Proposal
Materials**

**Talk or meet
with GMS
Sales Staff to
for details
and
suggestions**

**Make
presentations
with
assistance, as
needed, from
GMS staff**