



# HOW TO GET A QUICK AND ACCURATE QUOTE

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## Individual Major Medical

### Over 65

- ▶ Ask for rate card

### Under 65

- ▶ First Name      ▶ Last Name
- ▶ Gender          ▶ Date of Birth
- ▶ Smoker Y/N     ▶ Dental Y/N
- ▶ Zip Code

Dependent Info: ▶ Name ▶ Date of Birth ▶ Gender

## Group Major Medical

Name of Business  
 Location (zip code)  
 Phone Number  
 Type of Industry (or SIC code if known)

### 2-50

- ▶ Census
- ▶ Current benefits highlight sheet
- ▶ Renewal
- ▶ Most recent prior carrier billing

### 51+

- ▶ Census
- ▶ Current benefits highlight sheet
- ▶ Renewal
- ▶ Most recent prior carrier billing
- ▶ 2 yrs worth of loss ratio (if applicable)

## Ancillary Lines

- |                         |                     |
|-------------------------|---------------------|
| Group Life              | Group Dep.Life      |
| Group AD&D              | Voluntary Dep. Life |
| Group STD / LTD         | Voluntary STD / LTD |
| Group Dental            | Voluntary Dental    |
| Group Supplemental Life |                     |

### 2-99 lives

- ▶ Census:
 

<i>Date of birth</i>	<i>Benefit amount</i>
<i>Gender</i>	<i>Occupation</i>
<i>Salary &amp; salary mode</i>	<i>Class</i>
<i>Dental tier &amp; zipcode</i>	
- ▶ Copy of current benefit book or contract plan design
- ▶ Current rates
- ▶ Employer contribution for employees (and dependents)

### 100+ lives

- ▶ Census:
 

<i>Date of Birth</i>	<i>Gender</i>
<i>Benefit amount</i>	<i>Occupation</i>
<i>Salary &amp; salary mode</i>	<i>Class</i>
<i>Dental Tier &amp; zipcode</i>	
- ▶ Copy of current benefit book or contact and plan design
- ▶ Current rates
- ▶ Employer contribution for employees (and dependents)
- ▶ Premium & rate history for the last 3-5 yrs
- ▶ Paid claims history for the last 3-5 yrs
- ▶ Benefit changes in the last 3-5 yrs

## Vision

### 10-50 or 500+ Total Eligible Lives

- ▶ State
- ▶ Rate Tiers 2, 3 or 4 tier
- ▶ Voluntary - Employer pays less than 25%
- ▶ Non-Voluntary - Employer pays greater than 80% or bundled with Medical/Dental
- ▶ Mixed - Employer pays between 25% and 80%



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