

AMERICAN COMMUNITY

Fast-Track Underwriting for Small Groups (2-50 Employees)

It's easy as 1-2-3

1. **Send medical applications - AC or another carrier's.**

Use an AC form or *any other carrier's* that's state-approved for each person to be insured (even those in a waiting period). Make sure the completed and signed applications are dated within 60 days of the desired effective date so AC knows they're working with the applicants' current health status.

2. **Send AC consent forms if not using AC applications.**

If you're not using AC applications, they will need signed American Community **EMPLOYEE CONSENT/AGREEMENT** forms from each applicant for groups with 2-10 employees enrolling. This form is brief and easy to complete, and it allows AC to review the applicants' medical information.

3. **AC will fully underwrite your group and quickly provide a firm rate.**

In order to accurately assess the risk of the group, it may be necessary for AC's underwriter to contact an applicant for more details on a medical condition.

That's it!

Don't worry about sending a premium check, applications for those waiving coverage, the employer application, quarterly wage and tax statements, or any other information to obtain the firm rate. You'll send AC that information to "**seal the deal**" once you accept the rate. And, if you do send AC medical applications on another carrier's form, they'll use those to enroll the group once it's sold so you don't have to re-submit them on AC applications.

What You Need to Know

Eligibility, Participation, and Group Demographics

AC will verify eligibility and participation requirements once the group is sold. Also, please note that the underwritten rate is good as long as the demographics of the group do not change. If the group is sold and the demographics do change-applicants are removed or added-the case will be reviewed by an AC underwriter to determine if the rate is still valid.

Contact Scott Lewis,

ext 208, slewis@mayinsurance.com

Charlcie Storck

ext 201, cstorck@mayinsurance.com

MAY INSURANCE SERVICES, INC.

A BROKERNET, INC. AFFILIATE