

Premier Plans (Updated 2/26/20)

The Premier plans are available to sole proprietors or employed individuals.

- The Premier plans are 3 plans using the Cigna network.
- Eligibility is industry-based. The industry list is included. If you have a prospect that does not fall into any of these categories, they cannot apply. If you are unsure about a prospect's particular job/business, please let Nicole know their job title and industry and she will inquire on your behalf.
- Minimum # of hours worked per week is 20.
- Just like the Elite plans, there is a \$125 ONE-TIME processing fee. Something new, however, is a \$20 MONTHLY association fee. Simply put, the first month the client will be paying for their premium PLUS the \$125 PLUS the \$20. Beyond the first month, the charge will be the premium PLUS the \$20 association fee.
- **A voided check must accompany EVERY application. A business owner applying can provide a business or personal check, however an employee applying must provide a business check only.**
- The deadline you see in the enrollment kit is the 17th. Nicole processes the online enrollment of these apps. That deadline is for Nicole only. The deadline date Nicole gives you each month via email is firm. There will be no exceptions.
- Birth and Marriage certificates are required only if the spouse or children's last names differ from the applicant.
- Max # of children that can be covered is 4. If a prospect has more than 4 children, they cannot apply for the Premier plans.
- Schedule C, K1, Articles of Incorporation or W2 is not required at the present time. It is expected to be a requirement in the future and they may come back and ask for the documentation on already active applications. Please be sure to ask for the documentation at the time of application and submit it to Nicole so it is on file. Active members who cannot produce this documentation down the road run the risk of termination.
- Please be sure to review your client's application thoroughly prior to sending it to Nicole. Applications consistently come in incomplete. All incomplete applications will be returned to the broker. Delays only risk the deadline not being met.