

# EMPLOYER FAQ



## How do I get a quote?

Email us at [info@trinitymarketing.services](mailto:info@trinitymarketing.services), call (888) 816-1655 or visit [www.trinitymarketing.services](http://www.trinitymarketing.services)

## What info do I need to provide to get a quote?

Please reference the *Request for Information (RFI)*. Keep in mind the following items are mandatory:

- Census of possible enrolled employees and their dependents
- Current plan designs
- Copy of most recent carrier renewal or invoice

## What type of plan is this?

This is a level-funded, group plan and has to be offered to all eligible employees in your organization. With a level-funded plan, an employer pays the same monthly amount to cover the estimated cost for expected claims, the premium for stop-loss insurance that covers health care costs over a set dollar amount, and plan administration costs. If total claims costs are higher or lower than expected, we make adjustments at the end of the plan year in the form of a refund to the employer for lower claims or a premium increase on the stop-loss insurance renewal for higher claims.

## What plan designs are offered?

Please reference the *2022 Health Benefit Plan Comparison*.

## How many employees have to be on the plan to participate?

A minimum of 10 employees is required for the group to offer the plan, which must represent at least 50% of eligible employees.

## Who is considered an eligible employee?

An eligible employee is a full-time, W-2 employee. Full-time employees work at least 30 hours a week.

## Is there medical underwriting required?

Yes. Medical underwriting is required but there is no additional information needed other than the census.

## Are there any pre-existing conditions exclusions?

There are no exclusions for pre-existing conditions; however, final rates may be affected.

## What are the rates?

Contribution rates are determined on a group-by-group basis. Age, gender, location and the overall health of your group are all factored into the final rate that is provided.

## How long does it take to receive a quote?

Quote turnaround time is 2-4 days.

## How many days prior to our medical plan renewal can a quote be requested?

You may request a quote 90 days prior to renewal and no later than 30 days before renewal.

## When can we start?

Your group can start on the first of any month.

## When will our deductibles start over?

Your deductibles will either 1) reset on your plan year effective date or 2) on a calendar year basis, so January 1<sup>st</sup>.

## How are we billed for the group medical options offered?

Your office will receive an invoice directly from Trinity Marketing Services on a monthly basis.

## How does Trinity Marketing Services come up with the renewal rates?

The group's claims history and participation in health initiatives factor into the renewal rates.

## What happens if we enroll in the plan and my employee enrolled count drops below 10 during the plan year?

Nothing. At renewal, if employees enrolled are under 10, Trinity Marketing Services will evaluate the existing group for renewal to see if they still qualify.

*For further questions, please contact us*