

## **Agency Scope of Service**

An insurance package protects the health and wealth of your family. We strive to provide the highest level of customer service and support, but ultimately, your insurance contract is with the carrier directly. The Shields Agency is here to help as much as possible - timely communication and clear expectation of responsibilities saves time and money. We appreciate you as our client and are happy to be a resource for your insurance needs.

	Benefits Broker Responsibilities	Client Responsibilities
Initial Enrollment	<ul> <li>Provide initial consultation and recommendations based on individual needs.</li> <li>Obtain necessary information and facilitate the enrollment process.</li> <li>Advise next steps for plans, carriers and marketplace.</li> </ul>	<ul> <li>Create an online account on the carrier portal and set up payment information where required.</li> <li>Ensure accuracy of family members and plan selections.</li> <li>Read all carrier and marketplace communications whether mail or email. These contain important details we may not get as an agent.</li> </ul>
Plan Maintenance	<ul> <li>Provide support and instruction for life events (marriage, birth/adoption, address change, income).</li> <li>Ensure understanding regarding benefit usage and explanation of benefits.</li> </ul>	<ul> <li>Primary Care Provider (PCP) changes.</li> <li>Review monthly invoice and make timely premium payments. Update banking and credit card information.</li> <li>Verify providers and procedures are covered by plan for most cost savings.</li> <li>Read all carrier and marketplace communications whether mail or email. These contain important details we may not get as an agent.</li> </ul>
Renewal / Open Enrollment	<ul> <li>Review renewal rates and make recommendations: Renew or Shop.</li> <li>Obtain necessary updates and facilitate renewal process.</li> </ul>	<ul> <li>Review renewal communication for rate and plan changes.</li> <li>Verify all terminating or continuing polices.</li> <li>Communicate life updates (marriage, birth/adoption, address, income).</li> </ul>
Plan Terminations	<ul> <li>Provide termination instructions per carrier guidelines.</li> </ul>	<ul><li>Notify the carrier of plan termination.</li><li>Ensure cancellation and payments have stopped.</li></ul>