



Tactical Skills  
for the Growing Business

# EMPLOYEE BENEFITS BASICS

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## Dean T DeMario

Director- Group Benefits; Chalmers Insurance Group. 34 years in the group health/ benefits industry.

Account Exec at Harvard Pilgrim Health and Sr Account Exec at Anthem BC/BS.

Joined Northwestern Mutual in 2004 as Manager and Benefits Specialist for ME in the Group Division; Strategic Employee Benefit Services, as a Benefits Broker. Worked with all size employers on the design and implementation of group benefit plans- especially health plans.

Joined Chalmers in 2014 to start and expand the Group Benefits Dept.

# EMPLOYEE BENEFIT BASICS

- Group Health
- Group Dental
- Group Life/ Disability
- Vision
- Accident/ Critical Illness

## EMPLOYER PAID / CONTRIBUTORY

- HEALTH PLANS
  - HMO PPO HSA
  - ER Contribution- % or \$\$ Amount
  - HRA- Health Reimbursement Account / ER Pays
  - HSA – Health savings Account / ER & EE Contribution
  - Small Group < 50 Employees
  - Large Group 50 +
  - 75% Participation of *eligible* EEs
  - Does Not Include *waivers/covered*
- DENTAL/ LIFE / STD & LTD
  - ER paid or *CONTRIBUTORY*
  - *Participation requirements for CONTRIBUTORY*
- VOLUNTARY PLANS- EE Pays
  - Vision
  - Accident
  - Critical Illness
  - Life / Disability

# UNDERWRITING GUIDELINES

- **SMALL GROUP-** Medical

Community Rated- Demographics / Area

Standard Plan Designs

No Risk/Claims Data Used

Depending on Size and State- Potential for Level Premium Funded Plans

## **LARGE GROUP**

Demographics/ Claims and Risk Data

Flexible Plan Designs

Negotiating Power

# BROKERAGE SERVICES

Can Help Shop the Marketplace

Help with Plan Design/ Recommendations

Implementation/ Employee Meetings and Communication

Ongoing Plan Management

Assist with Claim Issues and Negotiate with Insurers

# ANY FINAL QUESTIONS



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