

This checklist is designed to provide details on documents/information the FrankCrum Benefits team requests to accompany quote submissions. All quote requests should include the following information:

Virgin Groups (No current coverage):

- Member-Level Census to include dependents**
(See the FC sample census template for required data fields)

If Group Currently Provides Coverage to Employees:

Aetna to Aetna requires ALL data requested below for initial quote; no exceptions.

- Member-Level Census to include dependents**
(See census date requirements below)

- Current Plan Designs/Rates**
If not provided, side-by-side comparisons will not be shown in proposals.

- Renewal Date/Rates/Plan Designs**
Recent health insurance invoice (or benefits register, if with a PEO) documentation submitted must be detailed - not a summary- and include employee-level information. If effective date is within 60 days of renewal (past or future), we require a copy of the renewal to firm quote(s). If renewal is not submitted within 15 days of the quote release date, quote is not valid. *Do not advise client to terminate current coverage until quote is "firm".*

Census Must Include:

- Company name, location, desired effective date, current carrier, renewal date**
If this information is not included, quote issued using ee zips. Above data will be required to firm up final rates.
- FTE employees on payroll (FT/PT, including any COBRA participants), including dependents**
Include first/last name, DOB, gender, and home zip.
- Coverage level (EE, EE + Spouse, EE + Child/ren, or Family) or status**
"WO" if waiving coverage, "WP" if in new hire waiting period, "NE" if not eligible for coverage, "RC" if refusing coverage.

Groups with standalone coverage who are either self-insured or level-funded, or have 100+ employees

ALL documentation above is required for a quote, including most recent 12 mos. claims experience. If FrankCrum is quoting a client sponsored plan, open market carriers do require a GHQ. Groups with 200+ employees require leadership review.

The benefit descriptions and plan summaries included are for illustrative purposes only. Specific plan availability, coverage rules, and full plan details are contained in the Summary Plan Descriptions (SPD) and plan documents that govern each plan or program. Should a discrepancy exist between information contained in this proposal and the actual plan documents, the plan documents will govern. FrankCrum requires all prospective clients to provide accurate and complete member-level census information and current benefit-related documentation and relies upon the accuracy and completeness of this information to provide the included pricing for employee benefit services. Should FrankCrum determine, in its sole discretion, that such required information and documentation is incomplete, inaccurate, or has materially changed either prior to contract execution or after commencing services, FrankCrum reserves the right to amend any provision in this proposal or rescind this proposal for services altogether. All pricing is inclusive of administrative plan costs and commissions as well as a \$10,000 Term Life and AD&D benefit. This proposal is valid for 90 days from the quote date, subject to data and documentation requirements and provisions stated herein. For large groups (+50 eligible lives, non-PEO) with standalone coverage who are either self-insured or level-funded, ALL documentation - including most recent 12 mos. claims experience - is required. Note: If FrankCrum is quoting, CSP's carriers do require a completed GHQ.