



Broker Services Provided

GROUP MEDICAL / EMPLOYEE BENEFITS

Initial Review Services:

- Work with employer/office manager to review current plan(s), premiums and compare alternatives from all major insurance carriers - reduce total costs.
- Review employer documents to assess plan structure and employer share of costs.
- Assess plan for tax efficiency – maximize employer/participant tax deductions.
- Ensure plan compliance - help plan administrator develop or revise Summary Plan Description (SPD).
- Complete fact finding interview with employer/office manager to gather relevant information such as:
 - Primary Care Physician to ensure “in-network” status
 - Prescription drugs to check against carrier’s drug formulary
 - Any medical conditions/services frequently used to find appropriate plan

Plan Adoption / Change Services (if applicable):

- Structure plan to best fit the stated objectives and budget of employer.
- Conduct enrollment meeting for all eligible participants.
- Assist plan sponsor with gathering and completing the proper applications and documentation
- Identify and communicate roles and responsibilities of office manager and LMC Financial Services.

Ongoing Services:

- Conduct annual face-to-face market analysis and review of current plan(s) with any alternatives during open-enrollment
- Help employer effectively manage costs
- Assist plan participants with overview of available plans and guidance on plan selection
- Update plan administrator with any legislative changes and/or new rules and regulations that may be impactful
- Assist plan administrator and participants with unresolved billing or claims issues with the carrier
- Work with plan administrator to ensure ongoing compliance with ERISA guidelines

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