

# **Individual Health Insurance & Group Brokers**

# Why you need a trusted resource by your side.

- You're going to get questions. Group brokers need to understand and be able to offer individual solutions when asked.
- Employers expect you to be their expert in all things benefits—remain their trusted one-stop shop.
- Safeguard yourself against the competition. If you're not offering it, someone else will.
- · Provides additional revenue and commissions opportunities.

# WE ACT AS AN EXTENSION OF YOUR BUSINESS, AND HELP YOU SERVE YOUR CLIENTS EXPERTLY.



**Savoy's Consumer and Senior Markets Team,** is fully equipped with people, process and technology. Our regional managers and support staff assist brokers throughout our geographic footprint and are true experts in both on-exchange and off-exchange benefits options, federal and state regulations, and all major carriers and plans.

#### WHEN DO GROUPS NEED INDIVIDUAL SOLUTIONS?

- Layoffs: COBRA isn't the only option available—and many times, individuals will benefit more from the plans available to them through state or federal marketplaces, Medicare or private insurance companies.
- Turning 26: It's time for individuals to come off their parents' plan. Be able to assist and provide these members with a smooth transition to an individual plan if they are not working or are not eligible for group coverage.
- Dependents of Medicare-eligibles: If a group member is transitioning to Medicare and will no longer be covered under their group health plan, their dependents will need to seek alternative coverage.
- No Dental or Vision Coverage: Many small groups may not be able to afford or offer dental and vision coverage—but you can. Through individual plans, members can gain access to these highly sought-after benefits.

#### **HOW SAVOY CAN HELP**

Our dedicated team provides hands-on, personalized support—as well as quoting and enrollment services.

Plus, we have a completely in-house and compliant Contact Center, staffed with licensed agents available to assist with high volumes of business, allowing quick turnaround time for both you and your clients.

# WAYS TO WORK WITH US.

We'll work with you to create a customized partnership plan to make you the trusted resource for individual solutions.

#### Referrals

- Brokers with individual demand help groups with individuals in transition.
- » Not certified to sell on-exchange or off-exchange products

Send us your eligible clients, we'll do the rest.

## Ready to Sell Yourself.

» Become certified to sell on-exchange and/or off-exchange

We'll assist you through all state and federal certifications and provide you access to the top carriers in your region.

Our dedicated team remains available to you for enrollment assistance and ongoing support.

### DEVELOP YOUR STRATEGY FOR INDIVIDUAL SALES TODAY.

Contact us at individualenroll@savoyassociates.com to learn more.