

WBA AGENT GUIDE

(The following is a clarification of administrative procedures and frequently asked questions and is not intended to be a full underwriting field guide.)

Sales Conduct

WBA offers membership plans that provide a variety of valuable benefits. These include discounts for a broad range of products and services from theater tickets to prescription drugs to vehicle services and travel discounts. Members also gain specified insurance coverage under a master policy issued to the association. Members do not get a “policy” but are covered for the time they maintain an active membership.

The sale of WBA memberships must follow certain guidelines in order to remain compliant. How the plans are presented to potential members is very important. Agents must clearly explain that this is a membership in an association and is NOT an insurance policy. The agent must also make it clear that the insurance component(s) cover ONLY accidental injury or death and do not cover illness.

Agents must provide the client access to the full sales brochure PRIOR to accepting the membership application. In cases using an electronic enrolment platform, the client must have full access to the entire web site prior to enrollment.

Application Submission

All paper applications MUST flow through the national marketing office in order to be credited to the writing agent. The address is listed on the brochures and the bottom of the applications. This includes additional applications for new hires on existing list bill cases.

Applications must be received in the national marketing office no later than the 5th of the current month to receive a 1st of the month effective date. Do not hold or accumulate applications for batch submission. Send all applications as soon as they are received in your office to avoid missing the desired effective date (please see the Plan Effective Date section). Large batches of applications received late in the month can result in issue and commission delays due to the heavy work load at the end of the month.

Applications paid by Credit/Debit Card, bank draft or live check may be faxed or emailed as a PDF file to the national marketing office, provided they are legible.

The full modal payment MUST be submitted with the application(s). We will not accept a partial initial payment. If bank draft, payment may be submitted with application in the form of a void check. We will draft the initial payment.

Employer List Bill cases require one individual application for each participating employee and the “Employer List Bill” form. The minimum list bill size is 2 employees. The employer form must have ALL items completed. The full modal payment MUST be submitted with the case.

Applications must be completely filled out to be processed. All items should be typed or legibly printed in ink. Primary applicant fields must ALL be completed.

Applications are entered into the system upon receipt. We will NOT hold applications in our office for later processing.

Forms

PDF copies of sales brochures, applications, list bill forms and other items can be downloaded from the agent resource web site(s) listed in the agent welcome email message sent to you when your contracting paperwork was processed. If you cannot find the resource sites please contact our office at sales@ciahealth.com

WBA plans are offered in most states and you are allowed to sell the plans in all of those states. Please contact your up-line manager or check the agent resource web site for the latest information.

Membership Dues

The full modal payment **MUST** be submitted with the application(s). We will not accept a partial initial payment. If bank draft, premium may be submitted with application in the form of a void check.

Initial payments are processed upon receipt of the application regardless of when received. Subsequent monthly ACH payments will be processed on the 23rd of the month prior to the due date. Credit and Debit Card transactions take place 2 days prior to the due date on the 1st. No special draft date requests. No exceptions.

Individual dues may be paid by monthly credit card or bank draft, or annual direct bill. Direct bill monthly is available to individuals for an additional \$2.50 per month.

Employer list bill is available for groups of 2 employees or more. List bill is a single billing for 2 or more individual applicants.

Employer list bill is treated as a **VOLUNTARY** plan. Employer contributions are not allowed.

Membership Effective Date

WBA memberships are effective on the 1st of the month only. No exceptions.

Memberships may **NOT** be backdated. Please be sure cases arrive in our office prior to the 1st of the month to avoid problems with desired effective dates.

Effective dates for electronic enrollments are based on the date and time of submission in the local time zone of the applicant. Enrollments on or before the 1st will get an effective date of the 1st. Enrollments on the 2nd or later will get an effective date of the 1st of the following month.

Refunds

Requests for membership termination or refund **MUST** be submitted in writing by the applicant via post, fax or email. We will **NOT** honor a cancellation or change requests by the agent. This includes the 30 day "Free Look" period.

Refund requests received within 30 days of the original effective date, dues and application fee will be refunded. After the initial 30 day period, refund requests will be honored on the 1st of the month **FOLLOWING** receipt of the request. Requests for current month refunds will not be honored. Annual payment refunds will be pro-rated at the monthly rate.

Eligibility

Primary Applicants of age 18 and older, and their spouses.

Unmarried dependent children under age 26 are eligible. Age limit may vary from state to state.

Minimum age for primary applicant is 18. We will not issue “Child Only” memberships.

Disability Income components are available only for primary and spouse/partner. Dependents will not be covered.

Membership Kit Delivery

We will prepare and mail a membership packet to each primary individual. The packet contains a welcome letter, claim forms and a booklet with benefit descriptions and instructions. Accident Medical Expense program kits include 2 benefit ID cards for use with medical providers. Allow 2-3 weeks for delivery.

Membership Change

Members may increase, decrease or change their plan design only once during each year, based on their original effective date. Any such change will become effective on the 1st of the month FOLLOWING receipt of the requested change.

Claims

The member kit and welcome letter include contact information for filing claims. Claim forms are also available on the agent resource web sites. Members should submit initial claims within 60 days of the initial injury and/or treatment.

Commissions

Commissions are paid on or after the 16th of each month. Holidays, weekends and other delays will effect the actual date of commission checks and/or statements. Commissions are paid on an “as earned” basis only.

Checks will be issued for \$25.00 or greater amounts. For agents with less than \$25.00, commissions will accumulate until they reach or exceed \$25.00. All agent accounts will be cleared at the end of the year.

Direct deposit statements will be emailed at least one day prior to the deposit. Direct deposits will be scheduled to occur on or after the 16th (or later if weekend or bank holiday). Check with your financial institution first if your deposit does not appear. Some banks still use existing law to “float” out of state transfers for up to 3 days.

Commissions for member payments that “clear” after the 7th of the month will be paid out in the following month.

In the event that a payment is refunded to the client, any commissions paid to the agent on that payment will be charged back against the agent commission account to be offset by other commission earned by the agent.

All corrections to commission statements will be carried forward into the next statement.

**National Marketing Office
Comprehensive Insurance
3601 Algonquin Rd
Rolling Meadows, IL 60008
888-384-5888**

For Agent Use Only. Please refer to sales brochure and/or certificate for complete details.