



## Welcome to our SBAM Member Care Team!

The Small Business Association of Michigan (SBAM) understands the many challenges of running a successful business and we are here to help you.

We're proud to offer your company an array of valuable employee benefits that are all designed to help you recruit and retain talented employees, stay compliant, and be protected.

Through SBAM, you gain access to product development and management as well as exclusive employee benefits with personalized service from our member care team here in Lansing.

We give you one easy-to-read invoice for all of your SBAM-sponsored insurance plans and fast, reliable assistance in regard to your employee additions and deletions, claims, ordering ID cards, and much more.

Our expert staff is committed to you and we work proactively as a team to anticipate and meet your needs. Together, we're a trustworthy employee benefit resource for your Blue Cross® Blue Shield® of Michigan and Blue Care Network small group health, dental vision, and group life and disability insurance products from Dearborn Life Insurance Company, which are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

Please read through the following information to ensure your monthly billing and enrollment goes as smoothly as possible. And check out our website at [sbam.org](http://sbam.org) for details on all of the products and services available to you as a member.

Please reach out to us at [MemberCare@sbam.org](mailto:MemberCare@sbam.org), (877) 949-7226 or [sbam.org/membercare](http://sbam.org/membercare) with any questions.

**[membercare@sbam.org](mailto:membercare@sbam.org)**

**(877) 949-7226**

**[sbam.org/membercare](http://sbam.org/membercare)**

## SBAM Employee Benefits

As an SBAM member, you will save time and effort when you're enrolled in our group sponsored health, dental, vision, life, and disability programs. Our billing administration team will help you with the following services:

- Monthly invoicing for Blue Cross and BCN premium, group life and disability premium, COBRA, Section 125, FSA, HRA and HSA administration fees
- Membership services: new enrollment and terminations, and subscriber level status changes
- Sponsorship changes
- Generating Summary of Benefits and Coverage or Benefits At A Glance
- Identification Card requests
- Summary Plan Descriptions
- Compliance services: COBRA, Section 125, FSA, HRA and HSA administration
- Pooled Employer Retirement Plan
- Accident Fund workers' compensation
- Ask an Expert web portal for HR, legal and cybersecurity

## SBAM Service Portal

SBAM's cloud-based customer service portal provides our members and their insurance agents with helpdesk support that includes smart automation that will help get things done faster!

Simply visit our service portal online and create a login to submit a ticket for any SBAM-related insurance billing and enrollment question.

The SBAM Service Portal provides real-time updates and transparency for tracking where in the process your ticket is with the SBAM Member Care Team. You can reply to the ticket and receive auto updates from the system letting you know status changes for your request.

It is our desire to provide a high-touch experience and leveraging tool so we can take our customer care to the next level!

**[membercare@sbam.org](mailto:membercare@sbam.org)**  
**(877) 949-7226**  
**[sbam.org/membercare](https://sbam.org/membercare)**



## What can the SBAM Member Care Team do for you?

We provide custom billing and enrollment services for our members enrolled in our sponsored Blue Cross® Blue Shield® of Michigan (BCBSM), Blue Care Network (BCN), Dearborn Life Insurance Company, COBRA Administration and Section 125 Plan, Flexible Spending Account, Health Reimbursement Arrangement and Health Savings Account Administration.

SBAM insured members pay a low monthly \$7.50 program access fee that helps cover the cost of product development and management. You receive a free Summary Plan Description template. And we provide you with one easy-to-read invoice for your sponsored insurance plans and have access to our exclusive SBAM member care team for fast, reliable answers regarding your health, dental, vision, life and disability insurance.

## What services do I receive from the SBAM Member Care Team?

Insurance coverage can be complicated and there are bound to be questions along the way.

Only SBAM members have access to an exclusive member care team that alongside your health insurance agent, will answer all your insurance-related questions including:

- Monthly group premium invoice questions
- Employee enrollment changes
- Premium payment collection and allocation
- Premium payment remittance
- Life and Disability claims
- Life and Disability Evidence of Insurability



## Billing & Enrollment FAQs

### When will I be billed for my insurance premiums?

Health, dental, vision, life and disability insurance coverage are pre-paid services. As a result, you will be paying your premiums at the end of the month for the upcoming month's coverage. Your invoice will be ready on or around the 10th of each month for viewing. We mail or email your insurance invoice on the 10th of each month, and the payment is due prior to the 28th of each month.

### Tips to keep your insurance coverage in good standing:

- You are able to participate in this insurance program by maintaining your membership with SBAM. Please keep your membership dues in good standing.
- The membership dues invoice will come directly from SBAM's office in Lansing on an annual basis unless you chose to pay your dues monthly. If you select to pay your dues monthly, you can choose to have the amount included on your premium invoice or auto-drafted from your credit card.
- Pay your premium amount in full prior to the 28th of each month. Insurance carriers require you to pay the full amount listed on your invoice.
- Premiums must be received prior to the coverage period to cover the cost of your subscribers' claims. Because the premium payment is processed automatically, you'll be at risk of having your coverage canceled if the amount paid is less than the amount owed on the invoice.
- Any applicable back charges or credits will appear on your next month's invoice.
- Make your check payable to SBIS (Small Business Insurance Services) and mail it to the address provided on the statement: PO Box 19166, Kalamazoo, Michigan 49019-9810.

### **Is there an Electronic Payment Plan available?**

Yes, SBIS does offer an Electronic Funds Transfer (EFT) payment plan. If you choose this payment method, the premium amount due will be withdrawn directly from your checking or savings account on the 28th of each month.

To sign up, please complete the Authorization Agreement for Direct Payment (ACH Debits) form posted at [sbam.org](http://sbam.org) and submit it to [MemberCare@sbam.org](mailto:MemberCare@sbam.org) or call us at (877) 949-7226.

### **When do I submit enrollment changes such as a new hire or termination?**

It is best to do this immediately upon occurrence. Doing so will help keep your insurance premium invoice as accurate as possible. While you have up to 31 days after the qualifying life event to report the enrollment changes to us, it is best to send them to us as soon as possible. Types of qualifying events include:

- New employee hired
- Employee change of address
- Employee termination
- Divorce
- Dependents added or removed
- Death

Due to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) regulations, enrollment changes can only be accepted by encrypted email or standard mail on an Enrollment Change of Status (ECOS) form.

**Email: [MemberCare@sbam.org](mailto:MemberCare@sbam.org)**

**Mail: 101 S. Washington Square, Suite 900, Lansing, MI 48933**

**Online: [sbam.org/memberscare](http://sbam.org/memberscare)**



### **What is the Nonpayment Cancellation Policy for health, life, and disability coverage?**

Because health, dental, vision, life, and disability insurance are pre-paid services, premiums must be received by the premium due date - which is the 28th of each month - for the upcoming month's coverage.

If your account is not paid in full by the due date, your group's coverage is suspended and your employees will not have access to their insurance coverage, including prescriptions.

If payment is not received in full or on time, a late notice is printed on the next statement.

If payment is not received within 10 days of the due date, a late notice is mailed requesting payment as soon as possible to avoid claim complications and cancellation for nonpayment.

If payment is still not received within 20 days of the due date, a cancellation notice is mailed.

If payment is not received within 30 days of the due date, coverage is canceled for nonpayment.



### **What is the Nonsufficient Funds (NSF) Policy for health, life, and disability coverage?**

We will waive any fees on the first NSF in a rolling 12-month window. For any subsequent NSF or EFT payments we will charge \$75 per incident. The \$75 fee will be due immediately along with any outstanding balance for premiums, administrative fees, or dues.

If two (2) NSF's are received by BCBSM and BCN within a six (6) month period, your company's insurance coverage will be canceled immediately.

If an NSF check is received and your company is not pending cancellation, the paid date will be backdated accordingly.

If an NSF check is received while your company is pending cancellation for nonpayment, your company's insurance coverage will be canceled immediately.

A company that is canceled for nonpayment for NSF is subject to a 12-month waiting period for reinstatement.

Your company will be responsible to pay for any NSF fees incurred.

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### **Who Do I Contact For Assistance?**

Contact our friendly member care team with any questions at:

**Phone: (877) 949-7226**

**Email: [MemberCare@sbam.org](mailto:MemberCare@sbam.org)**

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