



# Broker Resource & Underwriting Guide

Updated March 2026 · Quote requests: [dawnaa@tbsmga.com](mailto:dawnaa@tbsmga.com) · Service & Billing: [billing@tbsmga.com](mailto:billing@tbsmga.com)

Please note that this guide is for informational purposes only. It is not to be construed as an insurance contract, booklet, or a certificate of insurance. The actual terms of your group plan can be found in your detailed plan documents which you receive from the Insurance Carrier(s).

We are here to support you, so please let us know if there is anything we can do to help. We look forward to working with you.

Sincerely,

*The Total Benefit Solutions Team*

## CONTACTS

<p><b>Dawna Moreno</b> Account Executive — Alliance 208-797-0375 <a href="mailto:dawnaa@tbsmga.com">dawnaa@tbsmga.com</a></p>	<p><b>Total Benefit Solutions</b> Billing &amp; Enrollment (800) 514-4850 <a href="mailto:billing@tbsmga.com">billing@tbsmga.com</a></p>	<p><b>Verde Services</b> COBRA Administration <a href="mailto:support@verdeservices.com">support@verdeservices.com</a></p>
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## TRUST CARRIERS

<p><b>Aetna</b> <i>Medical</i></p> <p>Member services: 877-204-9186 or number on back of ID card</p> <p><b>Broker compensation:</b> 5%</p> <p><a href="#">Aetna Provider Finder</a> <a href="#">Aetna Broker Site</a> <a href="#">Aetna Employer Site</a> <a href="#">Aetna Member Login</a> <a href="#">Apple Aetna App</a> <a href="#">Google Aetna App</a></p>	<p><b>MetLife</b> <i>Dental / Vision Life / Disability</i></p> <p>Broker/employer: 1-800-275-4638</p> <p>Member services: 1-800-638-5433</p> <p><b>Broker compensation:</b> Varies by line of Product. TBS Account Executive will work with broker on case by case basis.</p> <p><a href="#">MetLife Dental Provider Finder</a> <a href="#">MetLife Vision Provider Finder</a> <a href="#">MetLife Broker Site</a> <a href="#">MetLife Employer Site</a> <a href="#">MetLife Member Login</a></p>
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## QUOTING REQUIREMENTS

### 5+ ENROLLED EMPLOYEES

- Business name and address
- Requested effective date
- Dependent-level census (name, DOB, home zip)
- Current and renewal rates + plan designs
- Last 12 months of claims (if level- or self-funded)

### 2-4 ENROLLED EMPLOYEES

- Business name and address
- Requested effective date
- Dependent-level census (name, DOB, home zip)
- Current and renewal rates + plan designs
- Last 12 months of claims (if level- or self-funded)
- **Individual medical questionnaires required to receive quote**

## NEW BUSINESS ENROLLMENT CHECKLIST

Submit all completed paperwork to [billing@tbsmga.com](mailto:billing@tbsmga.com)

- 1** ARI — Aetna Required Information Form  
Include exact legal name, main contact, and signed quote with plan selection
- 2** Final Elist census  
All employee + dependent info with physical addresses and dates of hire
- 3** Master Application
- 4** Billing and Collection Agreement
- 5** Employer Attestation Form
- 6** Notice of Optional Benefits Accept/Reject Form
- 7** Initial premium payment (ACH form)  
First month's premium collected once all paperwork is received

## UNDERWRITING RULES AT A GLANCE

Participation <b>Min. 2 enrollees - 50% of eligible EEs</b>	Employer contribution <b>75% of least expensive plan (EE-only tier)</b>	Effective date <b>Always 1st of month - up to 60 days advance</b>	Submission deadline <b>15th of month prior to effective date</b>
Renewal cadence <b>Quarterly</b>	Out-of-state EEs (Aetna) <b>Max 50% of enrolled</b>	Retro-termination window <b>Up to 60 days</b>	Management carve-outs <b>Not permitted</b>

## EMPLOYER ELIGIBILITY

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- Must be a current member of the Alaska Support Industry Alliance Association
- Employer must be domiciled (headquartered) in Alaska
- Eligible industries: Oil, Gas, Mining, Trucking, and Construction
- No owner/spouse-only groups

## EMPLOYEE & DEPENDENT ELIGIBILITY

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- Full-time defined as 30+ hours per week; benefits must be offered
- Dependents: legal spouse/domestic partner + children up to age 26; court-ordered grandchildren eligible
- No age limit for dependents incapable of self-sustaining employment due to disability
- Child of an employee at the same company may enroll separately as EE or as dependent; employee must enroll for dependents to enroll

**Not eligible:** Retirees · 1099 contractors · Temporary/seasonal/substitute employees · Below minimum wage · Volunteers  
· Inactive owners, shareholders, officers, investors, or silent partners

## BENEFIT WAITING PERIOD OPTIONS

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- Date of hire
- Next day following completion of probationary period
- 1st of month coinciding with or next following completion of probationary period
- 1st of month coinciding with or next following date of employment

## PLAN OFFERINGS & PAYMENTS

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- Groups with 2–9 enrollees: up to 2 medical plan options · 10+ enrollees: up to 3 medical plan options
- Dental and vision: one plan per line of coverage only
- Monthly premiums due on or before the 1st of each month; late payments subject to fees or termination
- Groups that terminate and re-enter the Trust are treated as new groups (full paperwork and quote requirements apply)

S125, HRA, HSA and COBRA Administration for Alaska Alliance members.

S125	Fees
Premium Only Plan Documents	\$200.00 at time of creation \$50.00 for amended documents \$100.00/yr Basic Non-Discrimination Testing
FSA Cafeteria Plan (POP, FSA & DCAP)	\$300.00 Set Up Fee \$200.00 Annual Renewal Fee \$5.00 PMPM Includes Plan Doc, SPD, Non-Disc Testing, FSA benefit cards

\*S132 Transit & Parking — same fees as FSA & DCAP

HRA	Fees
HRA Plan	\$300.00 Set Up Fee \$200.00 Annual Renewal Fee \$400.00 Annual Renewal w/ CMS Reporting \$5.00 PMPM - \$50.00 Monthly Minimum Includes Plan Doc, SPD, Non-Disc Testing

HSA	Fees
HSA Plan	\$3.00 Per Account Per Month \$200.00 Set-up / Renewal Fee

COBRA	Fees
COBRA Administration	\$300.00 Set Up Fee — <b>Waived for Active Alliance Members</b> \$300.00 Annual Renewal — <b>Waived for Active Alliance Members</b> \$5.00 Per Initial Notice \$10.00 Per Qualifying Event Notice \$10.00 Per COBRA Participant / Month

COBRA services include:

- Issue Initial COBRA Rights Notices
- Issue Election Notices and Track Deadlines
- Adjudicate COBRA Eligibility
- Issue Payment Instructions and Coupons
- Issue Max Continuation / Termination Notices
- Issue Notice of Unavailability
- Collect and Track Premiums
- Comprehensive Management Reports

Verde Services retains a 2% fee on COBRA payments.