

Implementation

SBS is able to convert eligibility and claims data from the current administrator via tape-to-tape, electronic data interchange (EDI), diskette or paper. Once all information is received, new ID cards are prepared and delivered.

Subsequent enrollments and terminations can be executed on-line from the "Employer" section of SBS's website. The enrollment program allows for entry of employee and dependent information, including student data, COB, and waivers. Termination requests can be submitted electronically to ensure prompt processing of COBRA notices, Certificate of Creditable Coverages, and pharmacy status changes.

Implementation Schedule

- Acceptance of Proposal: 30 - 45 days prior to effective date
Carrier Selection
Stop-loss Selection and Contract Selection.
- Application Process: 30 days prior to effective date
Disclosure
Application for excess loss
SBS Master Application
MICR Checklist - Funding Arrangements
Finalize Plan Design
Administrative Services Agreement.
- Initial Submission: 30 days prior to effective date
Submit all paperwork to SBS for submission to stop-loss carrier
One-twelfth of annual "fixed costs" to be submitted with paperwork
Disclosure to be submitted at carriers earliest date (15 - 30 days prior to effective date).
- Communication Process: 25 days prior to effective date
Finalize Plan Design
Prepare employee benefit outline
Request "sample" provider directories for employee meetings
Schedule employee meetings, if applicable
Distribute SBS Enrollment Forms, if applicable.
- Group Setup: 15 - 20 days prior to effective date
Submit completed employee enrollment forms, or transfer electronic eligibility
Review enrollments
Setup group and employees
If SBS is processing "run-in," contact prior carrier (for deductible, coinsurance, and history).
- Issue Materials: 5-10 days prior to effective date
Issue employee identification cards
Submit the first draft of Plan document to client.
- By Effective Date
Finalize Plan document
Prepare a Summary Plan Description for distribution to employees.