

# Micro Small Business Unit

The Micro Small Business Unit (MSBU) offers plans from our existing Small Group portfolio combined with a high-touch service model for groups with 1 – 4 enrolled employees.

## 1. What advantages will the MSBU provide for brokers and micro small business group customers?

Along with the existing small group benefits, the MSBU offers a high-touch service model for even the smallest groups. The services include:

- personalized one-on-one assistance to ensure that employers are knowledgeable consumers and understand their health plan options
- fast turnaround times for quoting and installing new business as well as renewing existing groups with 1 – 4 enrolled employees
- proactive outreach to customer groups to assist with education on important employer and member resources and value-added services

## 2. What customer groups will be serviced by the MSBU team?

New and renewing groups with 1 – 4 enrolled employees will be serviced by the MSBU team. Eligible employees not enrolling in the plan and dependents of enrolled employees are not considered in the total count.

## 3. How do we contact the MSBU?

The team of MSBU Sales Executives is available Monday – Friday from 8:00 a.m. – 6:00 p.m., to provide assistance and answer any questions you may have. To reach the MSBU team directly you can call **888-706-2850**.

New business groups with May 2024 effective

dates and renewals for current customers with 1 – 4 enrolled employees with May 2024 anniversary dates and later will be serviced by the MSBU.

## 4. Will the small group benefits change with the addition of the MSBU?

The existing small group plans and benefits will not change for groups serviced by the MSBU. Additionally, group numbers and member ID numbers will not be impacted by this change.

## 5. What happens when a group changes from 1 – 4 to 5+ (or vice versa) mid-year?

Membership in current customer groups will be reviewed each year based on December billing. Groups with 1 – 4 enrolled employees will be serviced by the MSBU for the following calendar year.

## 6. What happens when a group changes from 1 – 4 to 5+ (or vice versa) at renewal?

Membership fluctuations at renewal will not immediately impact servicing team assignment. Membership in current customer groups will be reviewed each year based on December billing. Groups with 1 – 4 enrolled employees will be serviced by the MSBU for the following calendar year.

## 7. Will this change impact broker commissions?

The broker commission schedule will not be impacted by this change.