A clear case.
A coordinated decision.

A practical discussion package for owners, executives, HR and benefits leaders, finance, payroll, and existing benefits advisers.

What BSIS helps your company evaluate

Supplemental benefits alongside the coverage you already offer. Group health, dental, and vision quotes are also available as separate conversations or part of a broader review.

Start with your workforce, current plans, employee needs, costs, and operating requirements. Any proposed arrangement should earn its place through a company-specific written review.

Who the review is for

Nationwide employer inquiries are welcome, including organizations with more than 499 employees. Our supplemental-benefits focus is at least 50 enrolled employees per company. Total headcount, eligibility, expected participation, and confirmed enrollment are different measures.

Start a conversation

info@blueskiesinsurancesolutions.com
(708) 620-6560
blueskiesinsurancesolutions.com/benefits-solutions.html

15255 S. 94th Ave., Suite 500
Orland Park, IL 60462
Business mailing address. In-person meetings by appointment. Phone and video reviews available.

The executive business case.

A useful review should make the decision understandable to every person responsible for approving it.

Employee value

What benefits do employees receive? What costs, exclusions, claims requirements, and responsibilities apply?

Company economics

What are the gross and net financial effects after premiums, fees, and payroll changes? Which assumptions drive the illustration?

Workforce fit

How many employees are eligible, likely to participate, and ultimately enrolled? Which work states and employment arrangements must be reviewed?

Operating fit

Who handles employee education, electronic enrollment, payroll testing, billing, reconciliation, claims, and ongoing service?

Decision ownership

Name the executive sponsor, HR lead, finance/payroll owner, and existing broker. Bring independent tax and legal advisers into the review where appropriate.

An additional benefit review need not begin with replacing your current coverage or benefits broker. Compatibility and any proposed changes must be confirmed in writing.

The finance & payroll checklist.

Request the supporting documents and assumptions before approving an illustration or implementation.

Written economics

• Premiums, fees, deductions, and employer and employee costs

• Gross and net effects; assumptions about participation and payroll

• Treatment of premiums, reimbursements, and benefit payments

• What changes if enrollment, eligibility, payroll, or program terms change

Documentation and review

• Current insurer and administrator materials, coverage schedule, exclusions, and claims requirements

• Relevant plan documents and administration responsibilities

• Independent CPA and counsel review of the specific proposed arrangement

• Sample payroll files and reconciliation requirements, exchanged appropriately after the initial discussion

Controls before the first deduction

• Named payroll owner, test process, approved effective date, and deduction schedule

• Billing and reconciliation ownership; correction and escalation procedures

• New hires, departures, enrollment changes, and continuing service contacts

This checklist is not a tax opinion and does not establish the treatment of a particular arrangement. Potential savings require current documents and an employer-specific analysis.

The HR & employee experience.

Employees should understand their choices before electronic enrollment begins.

Questions employees need answered

- What am I choosing, and what does it cost?
- What is covered, what is excluded, and what must I do to receive a benefit?
- How do claims work, and who can help?
- What changes on payroll, and how can I ask about an error?
- Can I decline, and what happens when my employment or eligibility changes?

HR preparation

- Confirm compatibility with existing health, dental, vision, and supplemental policies.
- Review eligibility and any dependent-coverage provisions.
- Assign employee education, accessible communications, and electronic enrollment responsibilities.
- Provide actual coverage documents and a clear route for questions.
- Confirm support for claims, payroll changes, new hires, and departures.

Supplemental indemnity benefits do not replace comprehensive medical insurance. Do not send employee medical records, Social Security numbers, birth dates, payroll files, or a census through an initial inquiry.

Bring the right people. Agree the next step.

Use this agenda to keep the review moving from interest to a documented decision.

The first conversation

- Company priorities and the reason for reviewing benefits now
- Employee work states, eligible workforce, and estimated participation
- Current benefits, existing broker, payroll provider, and timing
- Executive sponsor, HR owner, and finance/payroll participants
- The next action, its owner, and the agreed date

Then coordinate implementation

If the employer chooses to proceed: complete the written analysis and adviser review; secure employer approval; confirm current program terms; coordinate employee education and electronic enrollment; test payroll; reconcile enrolled employees and approved deductions; agree the effective date and ongoing service responsibilities.

Review request

Submit business-level details at:
blueskiesinsurancesolutions.com/benefits-solutions.html

Or contact Eric Towns:
info@blueskiesinsurancesolutions.com | (708) 620-6560

A review request does not create coverage, an appointment, or an obligation to enroll. Timing depends on approvals, employee participation, payroll readiness, applicable licensing, appointments, eligibility, and current written terms. Benefits, costs, and results vary; savings are not guaranteed. No tax or legal advice is provided.