

Private Label

Program

Overview

Have you ever considered offering dental insurance as part of your portfolio but were unsure how to get started? Do you have a dental offering now that is not getting you the results you hoped for?

Whether you want to add your own branded fully-insured dental plan or administer your own, GroupLink has an answer. Fully customizable plan designs and commission structures are available to meet your dental marketing needs. Discover all the flexibility we offer!

GroupLink's private label program is a turnkey solution perfect for TPAs, HMO/PPOs, carriers, Independent Marketing Organizations, endorsement plans, and others. Plus, GroupLink can either be a visible or silent partner. It's your choice.

About Us

GroupLink is headquartered in Indianapolis and is a member company of Independence Holding Company (IHC). We have been marketing and administering dental benefits with MGUs, MGAs and TPAs since 1983.

GroupLink provides expertise in:

- Product Development
- Program Management
- Actuarial and Underwriting Management
- Filing and Compliance Services
- Policy Administration
- Broker Licensing and Commissioning
- Customer Service
- Claims Administration
- Carrier Reporting
- Reinsurance Placement



Carriers

Madison National Life Insurance Company, Inc. (MNL) is the underwriting and issuing carrier in all states except NY and NH. In NY and NH, we use Standard Security Life Insurance Company of New York (SSL). These IHC member companies both have an AM Best rating of A- (Excellent). We also can partner with other insurance carriers and organizations that have carrier partnerships that they would like to utilize for this program.

Why Private Label Dental with GroupLink?

Exclusivity—having your own custom developed, uniquely branded plans

Commissions—fully negotiable commission structures

Administrative Services—You can use GroupLink as the administrator or perform them yourself (claims excluded)

Expertise—GroupLink's 25 years experience as a dental administrator at your service

Carrier— Utilize our carrier partners or bring your own to the table.

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Plan Design

Design a voluntary and/or contributory employer plan for groups of two or more lives. Pick and choose from the following to create a custom plan that works for you!

- Voluntary and/or Contributory Employer Plans
- Waiting Periods
 - 0 to 24 months variable by type of service
- Coinsurance:
 - 0% to 100% variable by type of service
- Deductibles
 - Variable from \$0 - \$500 by type of service
 - Annual or Lifetime
- Maximums
 - Variable from \$250 to \$2500
- Type of service variance
 - Ability to define classes of service
- Orthodontia options
- Underwriting Flexibility
 - Participation variances
 - Shelf rate availability
 - SIC code variances
 - Plan frequency variances
- Rates
 - Function of plan and expenses
 - Variable plan expenses up to predetermined limits
- PPO Options
 - Multiple networks in place
 - Support for multiple plan design
- Graded coverages
 - 1, 2 or 3 years graded coinsurance and maximums

Administration Variables

Qualified organizations may elect to perform any of the following on a fee-for-service basis up to predetermined limits:

- Broker contracting/licensing
- Quoting and proposal preparation
- Renewal notification
- Broker commission calculations and payments
- Premium billing
 - Policyholder billing and collection
 - Premium posting and reconciliation
- Eligibility Maintenance
 - Initial group set up and enrollment
 - Additions and changes
- Policy Administration
 - Issue group policy, individual certs and ID cards
 - Policyholder customer service

Commissions

- Broker - up to 10% level
- GA - up to 5% level
- MGA - up to 2% level

Administration Fees

Performing all services except claims - up to 5% level

Gross Income Potential

- Average annual premium per life—
\$500 x 2000 lives = \$1 million
- GA per \$1 million—up to \$50,000 per year
- MGA per \$1 million—up to \$20,000 per year
- Administrative fee income—up to \$50,000 per year

