

## **HOW IT WORKS – Group Plans**

InsureChampaign, a Hilb Group partner, is able to provide broker and benefit counseling services for association members needing assistance with medical, dental, vision, and life insurance.

Specializing in Group Benefits, InsureChampaign can help set up employer sponsored plans for teams that qualify. They can also help coaches and teams find individual plans through the ACA Marketplace or local brokers.

Elliott McGill would be the main broker teams/coaches would reach out to. Elliott was a club and collegiate swim coach for 12+ years. He understands the aquatic industry and is able to work with teams to find plans that best fit their needs.

### **General Information for Group Insurance**

- 1) Group plans require 1-2 full time (W2) employees.
  - a. Full time is considered 30+ hours per week
  - b. Some carriers allow for part time employees working 20+ hours per week to participate in group plans.
  
- 2) Group minimums and participation requirements vary from state to state and carrier to carrier.
  - a. InsureChampaign is licensed for group insurance in all 50 states. If teams qualify for group insurance, we can help teams/coaches find carriers and plans that fit their needs.
  
- 3) Dental, Vision, and Life insurance plans can also be explored on a group to group basis.