

December Renewal Reminders

Approximately 85% of employee benefit plans now renew on December 1. The BDR team is working in advance to ensure we are able to complete all processing in a timely fashion, and have provided several reminders for you and your employees.

Open Enrollment Processing - The insurance carriers experience longer than normal processing times October through December. It can take three weeks from the time we submit your open enrollment for the carriers to process your changes.

Billing Updates - It may take several billing statements for your plan changes to be updated. Please audit your bills and notify us of any discrepancies immediately.

ID Cards - You may get duplicate ID cards. Insurance carriers will often automatically produce and send out member ID cards 90 days prior to a renewal. This causes confusion because these "new" cards will have the members previous year plan election. The correct ID cards will be sent out as soon as the carriers process plan changes.

Prescription Refills - We recommend you refill any maintenance medication prior to December 1. This will help avoid any surprises with cost or availability.

Appointments - If you are changing carriers avoid scheduling any elective or non-urgent medical appointments the first week of December.

As always, the BDR team is standing by to help you and your employees through this process. We are grateful for your business and will continue to keep you current.