



## Welcome to Harmony!

The Small Business Association of Michigan (SBAM) understands the many challenges of running a successful business and we are here to help you.

We're proud to offer your company an array of valuable employee benefits under Harmony, all designed to help you recruit and retain talented employees, stay compliant, and be protected.

Through Harmony, you gain access to product development and management as well as exclusive billing administration and customer service from our team here in Lansing.

We give you one easy-to-read invoice for all of your SBAM-sponsored insurance plans and fast, reliable assistance in regard to your employee additions and deletions, claims, ordering ID cards, and much more.

Our expert staff is committed to you and we work proactively as a team to anticipate and meet your needs. Together, we're a trustworthy insurance billing and resource for your Blue Cross® Blue Shield® of Michigan and Blue Care Network small group health, dental vision, and group life and disability insurance products from Dearborn Life Insurance Company, which are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

Please read through the following information to ensure your monthly billing and enrollment goes as smoothly as possible. And check out our website at [sbam.org](http://sbam.org) for details on all of the products and services available to you as a member.

Please reach out to us at [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org), (877) 949-7226 or [sbamharmony.freshdesk.com](http://sbamharmony.freshdesk.com) with any questions.

## SBAM Employee Benefits

As an SBAM member, you will save time and effort when you're enrolled in our group sponsored health, dental, vision, life, and disability programs. Our billing administration team will help you with the following services:

- Monthly invoicing for Blue Cross and BCN premium, group life and disability premium, COBRA, Section 125, FSA, HRA and HSA administration fees
- Membership services: new enrollment and terminations, and subscriber level status changes
- Sponsorship changes
- Generating Summary of Benefits and Coverage or Benefits At A Glance
- Identification Card requests
- Summary Plan Descriptions
- Compliance services: COBRA, Section 125, FSA, HRA and HSA administration
- Pooled Employer Retirement Plan
- Accident Fund workers' compensation
- Ask an Expert web portal for HR, legal and cybersecurity

## Customer Service Portal via Freshdesk

Freshdesk is SBAM's new cloud-based customer service portal that provides our members and their insurance agents with helpdesk support that includes smart automation that will help get things done faster!

Simply visit [sbamharmony.freshdesk.com](https://sbamharmony.freshdesk.com) and create a login to submit a ticket for any SBAM-related insurance billing and enrollment question.

Freshdesk provides real-time updates and transparency for tracking where in the process your ticket is with the Harmony team. You can reply to the ticket and receive auto updates from the system letting you know status changes for your request.

It is our desire to provide a high-touch experience and leveraging tool so we can take our customer care to the next level!

[harmonybill@sbam.org](mailto:harmonybill@sbam.org)  
(877) 949-7226  
[sbamharmony.freshdesk.com](https://sbamharmony.freshdesk.com)



## What is Harmony Billing & Enrollment?

We provide custom billing and enrollment services for our members enrolled in our sponsored Blue Cross® Blue Shield® of Michigan (BCBSM), Blue Care Network (BCN), Dearborn Life Insurance Company, COBRA Administration and Section 125 Plan, Flexible Spending Account, Health Reimbursement Arrangement and Health Savings Account Administration.

SBAM insured members pay a low monthly \$7.50 program access fee that helps cover the cost of product development and management. You also receive one easy-to-read invoice for your sponsored insurance plans and have access to our exclusive SBAM member customer service department for fast, reliable answers regarding your health, dental, vision, life and disability insurance.

## What services do I receive with Harmony?

Insurance coverage can be complicated and there are bound to be questions along the way.

Only SBAM members have access to an exclusive customer service department that alongside your health insurance agent, will answer all your insurance-related questions including:

- Monthly group premium invoice questions
- Employee enrollment changes
- Premium payment collection and allocation
- Premium payment remittance
- Life and Disability claims
- Life and Disability Evidence of Insurability



## Billing & Enrollment FAQs

### When will I be billed for my insurance premiums?

Health, dental, vision, life and disability insurance coverage are pre-paid services. As a result, you will be paying your premiums at the end of the month for the upcoming month's coverage. Your invoice will be ready on or around the 10th of each month for viewing. We mail or email your insurance invoice on the 10th of each month, and the payment is due prior to the 28th of each month.

### Tips to keep your insurance coverage in good standing:

- You are able to participate in this insurance program by maintaining your membership with SBAM. Please keep your membership dues in good standing.
- The membership dues invoice will come directly from SBAM's office in Lansing on an annual basis unless you chose to pay your dues monthly. If you select to pay your dues monthly, you can choose to have the amount included on your premium invoice or auto-drafted from your credit card.
- Pay your premium amount in full prior to the 28th of each month. Insurance carriers require you to pay the full amount listed on your invoice.
- Premiums must be received prior to the coverage period to cover the cost of your subscribers' claims. Because the premium payment is processed automatically, you'll be at risk of having your coverage canceled if the amount paid is less than the amount owed on the invoice.
- Any applicable back charges or credits will appear on your next month's invoice.
- Make your check payable to SBIS (Small Business Insurance Services) and mail it to the address provided on the statement: PO Box 19166, Kalamazoo, Michigan 49019-9810.

### **Is there an Electronic Payment Plan available?**

Yes, SBIS does offer an Electronic Funds Transfer (EFT) payment plan. If you choose this payment method, the premium amount due will be withdrawn directly from your checking or savings account on the 28th of each month.

To sign up, please complete the Authorization Agreement for Direct Payment (ACH Debits) form posted at [sbam.org/harmony](http://sbam.org/harmony) and submit it to [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org) or call us at (877) 949-7226.

### **When do I submit enrollment changes such as a new hire or termination?**

It is best to do this immediately upon occurrence. Doing so will help keep your insurance premium invoice as accurate as possible. While you have up to 31 days after the qualifying life event to report the enrollment changes to us, it is best to send them to us as soon as possible. Types of qualifying events include:

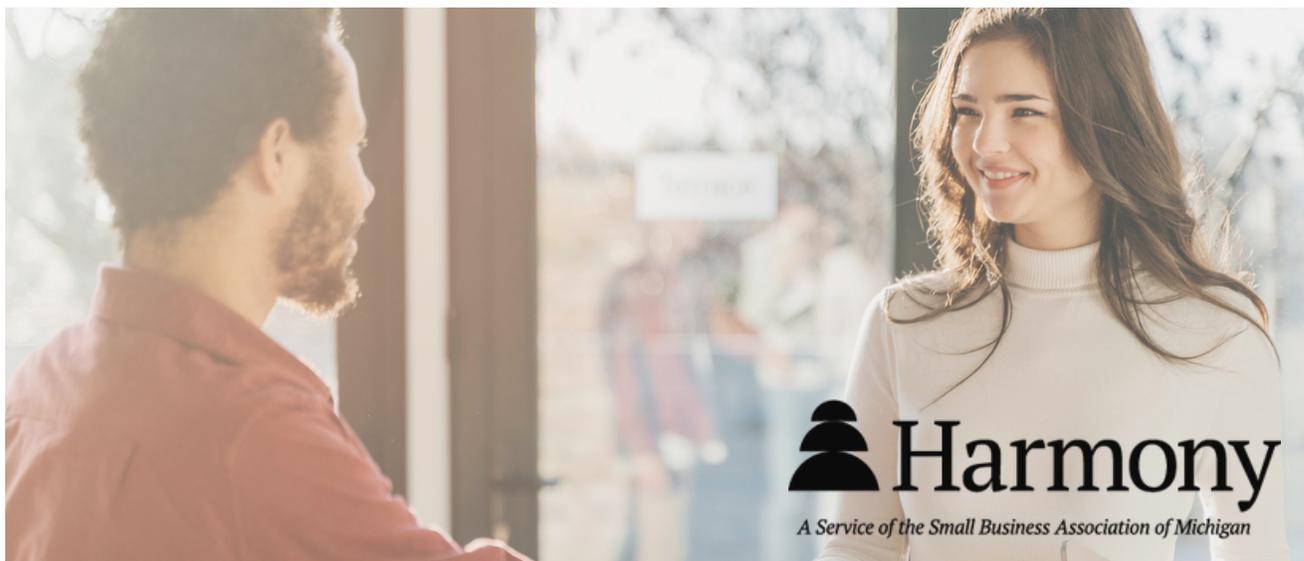
- New employee hired
- Employee change of address
- Employee termination
- Divorce
- Dependents added or removed
- Death

Due to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) regulations, enrollment changes can only be accepted by encrypted email or standard mail on an Enrollment Change of Status (ECOS) form.

**Email:** [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org)

**Mail:** 101 S. Washington Square, Suite 900, Lansing, MI 48933

**Online:** [sbamharmony.freshdesk.com](http://sbamharmony.freshdesk.com)



### **What is the Nonpayment Cancellation Policy for health, life, and disability coverage?**

Because health, dental, vision, life, and disability insurance are pre-paid services, premiums must be received by the premium due date - which is the 28th of each month - for the upcoming month's coverage.

If your account is not paid in full by the due date, your group's coverage is suspended and your employees will not have access to their insurance coverage, including prescriptions.

If payment is not received in full or on time, a late notice is printed on the next statement.

If payment is not received within 10 days of the due date, a late notice is mailed requesting payment as soon as possible to avoid claim complications and cancellation for nonpayment.

If payment is still not received within 20 days of the due date, a cancellation notice is mailed.

If payment is not received within 30 days of the due date, coverage is canceled for nonpayment.



### **What is the Nonsufficient Funds (NSF) Policy for health, life, and disability coverage?**

We will waive any fees on the first NSF in a rolling 12-month window. For any subsequent NSF or EFT payments we will charge \$75 per incident. The \$75 fee will be due immediately along with any outstanding balance for premiums, administrative fees, or dues.

If two (2) NSF's are received by BCBSM and BCN within a six (6) month period, your company's insurance coverage will be canceled immediately.

If an NSF check is received and your company is not pending cancellation, the paid date will be backdated accordingly.

If an NSF check is received while your company is pending cancellation for nonpayment, your company's insurance coverage will be canceled immediately.

A company that is canceled for nonpayment for NSF is subject to a 12-month waiting period for reinstatement.

Your company will responsible to pay for any NSF fees incurred.

### **Who Do I Contact For Assistance?**

Contact our friendly billing and enrollment team members with any questions at:

**Phone: (877) 949-7226**

**Email: [HarmonyBill@sbam.org](mailto:HarmonyBill@sbam.org)**

**Online: [sbamharmony.freshdesk.com](https://sbamharmony.freshdesk.com)**



# Team Members



**Michelle Beebe, Chief Revenue Officer.** A veteran in the field and 30 years wise in the development, support, sales, and marketing of insurance products, and agent support. Michelle loves providing strategic solutions to offer benefits to employers as well as providing their agent with the tools and support to make their job easier. Michelle can be reached at [michelle.beebe@sbam.org](mailto:michelle.beebe@sbam.org) or 517.267.2203.



**Kellie Neiryck, Senior Director Products and Services.** Kellie has been with SBAM since 2001 and currently oversees many of SBAM's approved partner programs with the ambition of helping members attract and retain employees, stay compliant, save money on expenses, and be protected. She can get you in touch with the experts who will help your small business succeed. Kellie can be reached at [kellie.neiryck@sbam.org](mailto:kellie.neiryck@sbam.org) or 517.267.2206.



**Jeff Thomas, Director Agent Relations.** Jeff began with SBAM in April of 2008. In this role, Jeff assists independent insurance agents and brokers throughout Michigan with the many value-added services of SBAM including a sponsored BCBSM/BCN health insurance program, our group life and disability insurance program, COBRA, Section 125, HSA and HRA administration. Jeff has multiple years of experience as both a producer and as a group insurance representative for major names in the insurance industry. Jeff can be reached at [jeffery.thomas@sbam.org](mailto:jeffery.thomas@sbam.org) or 517.267.2200.

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## COBRA Administration



**Kevin Cuncannan, Director of COBRA Administration.** Kevin is a licensed agent with over 25 years in the insurance industry, the last 12 as part of the SBAM COBRA Team. As Director, Kevin has his own COBRA book of business with over 200 customers. Additionally, Kevin oversees all activities of our COBRA administration offering including compliance, new customer onboarding, and reporting. Kevin can be reached at [kevin.cuncannan@sbam.org](mailto:kevin.cuncannan@sbam.org) or 517.267.2218.



**Rachel Grosso – COBRA Coordinator.** Rachel has been with SBAM for more than four years and loves every minute. Rachel reminds us that with the numerous challenges and situations that arise when administering COBRA for over 200 companies, you better be ready with your coffee and expect your day to turn on a dime. Rachel is working toward her BS in Mathematics with an emphasis on business/accounting. She plans to sit for the Actuarial Exams after completing her degree. Rachel can be reached at [rachel.grosso@sbam.org](mailto:rachel.grosso@sbam.org) or 517.267.2217.

## Billing & Enrollment



**Amy VanAlstine – Director, Billing and Enrollment.** Amy comes to SBAM from TGG Solutions/Nexben where she has spent the last 10 years working with SBAM customers. At SBAM, Amy will be “boots on the ground” overseeing our billing and enrollment operation and customer care team. Overall, Amy has 20 years of experience with small group benefit plan administration. Amy can be reached at [amy.vanalstine@sbam.org](mailto:amy.vanalstine@sbam.org) or 517.492.1239.



**Brenda Bartlett, Billing and Enrollment Customer Care Coordinator.** Brenda has worked in the group insurance industry for a little over 30 years and has a strong background in customer service (working at an independent insurance agency and at TGG Solutions/Nexben). When you call the SBAM customer care center, more than likely, it will be Brenda’s voice that you hear first, she will also support our general billing and enrollment operation. Brenda can be reached at [brenda.barlett@sbam.org](mailto:brenda.barlett@sbam.org) or 517.893.5763.

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# Billing & Enrollment



**Brittany Page, Billing and Enrollment Customer Care Coordinator.** Brittany has been working in the insurance customer service space for just over a year. In addition to general customer support, Brittany will be logging your question or concern into our Freshdesk customer relation management system and making sure the right SBAM team gets to work on your behalf. Brittany can be reached at [brittany.page@sbam.org](mailto:brittany.page@sbam.org) or 517.492.1235.



**Diane Marvin, Billing and Enrollment Customer Care Coordinator.** Diane has been in the insurance industry for nearly as long as she has been married (34 years). She looks forward to being an asset to SBAM and our customers helping them with the processing of monthly payments and general quality checking of our billing and enrollment work. She will be processing monthly premium payments and supporting quality control. Diane can be reached at [diane.marvin@sbam.org](mailto:diane.marvin@sbam.org) or 517.492.1237.



**Kayla Hall, Billing and Enrollment Customer Care Coordinator.** Kayla has been working in healthcare administration for over 15 years developing extensive experience in different areas. Kayla is currently working on her bachelor's degree and has spent just over 2 years with TGG Solutions/Nexben. At SBAM, Kayla will be working with our payment files, processing member files (enrollment and terminations) and general customer support. Kayla can be reached at [kayla.hall@sbam.org](mailto:kayla.hall@sbam.org) or 517.893.5764.



**Linnea Keeney, Group Life and Accounting Coordinator.** Linnea has close to 13 years of experience in supporting health, life and disability billing programs, with the main focus on Dearborn products. She has worked with SBAM groups closely for the last 5 years helping our customers start and maintain their policy from the moment they join. Linnea Kinney will be our customer and agent contact for anything related to our group life and disability program. Linnea can be reached at [linnea.keeney@sbam.org](mailto:linnea.keeney@sbam.org) or 517.492.1238.



**Stacey Newland, Billing and Enrollment Customer Care Coordinator.** Stacey joined TGG Solutions/Nexben in August 2018 and has thoroughly enjoyed her time learning and developing in the BCBSM/BCN and Dearborn space where she loves to interact with agents and customers. She is very pleased to become a part of the SBAM team where she will be taking care of the enrollment additions, terminations, changes, and anything else related to our customer's employee enrollment. Stacey can be reached at [stacey.newland@sbam.org](mailto:stacey.newland@sbam.org) or 517.482.0639.