

## Broker Requirements

**Requirements for sold rates obtained via bpQuote**

- Complete the Insurance Broker Information section located on the employer's Master Application and Add'l Information Questionnaire (AIQ).
- Complete and submit the Employer Release Letter if another broker has inforce Guardian products with this employer group.
- Provide a copy of the sold plan design and rates from the bpQuote proposal.
- New business submissions will not be processed by Guardian without these requirements.

**Requirements for sold rates obtained via a direct quote from Guardian**

- Complete the Insurance Broker Information section located on the employer's Master Application and Add'l Information Questionnaire (AIQ).
- Complete and submit the Employer Release Letter if another broker has inforce Guardian products with this employer group.
- Submit the quote from Guardian identifying the sold plan design and rates.
- New business submissions will not be processed by Guardian without these requirements.

## Employer Requirements

**Master Application**

- This form is required for all new business and must be completed in its entirety.
- Broker AND employer signatures are required.

**Additional Information Questionnaire (AIQ):** This form is required for all new business and must be completed in its entirety.

**Banking Authorization for Direct Withdraw** (optional): Complete and submit if the employer wishes to have monthly premium payments withdrawn from a business account.

**Guardian Anytime Pre-registration Form:** This form is required for all new business and must be completed in its entirety.

**Current Bill and Plan Summary**

- Provide a copy of the current billing statement.
- A copy of the current plan summary or a benefit booklet may be required.

**Submission Deadline**

- 1st of month: 7 or more business days prior to the requested effective date is preferred.
- 15th of month (PPO only): 7 or more business days prior to the requested effective date is preferred.

**NOTE**

- A DE-9C is not required.
- A deposit check is not required.

## Employee Requirements

**Employee Application:**

- Complete either the Employee Enrollment Census spreadsheet OR an Employee Enrollment Form for each employee.
- Declining coverage: a Declination Form is not required for employees declining coverage.

**Evidence of Insurability and Actively at Work Forms:** These forms may be required for Life and Disability enrollments.

## Notes