Broker proposal review checklist

Group fit, submission, network, benefits, contracts, and service — with your notes and contacts.

1 / GROUP FIT

Is this group a fit?

- [ ] Group feels renewal pressure on a fragmented benefits stack with little spend visibility.
- [ ] Renewal date, current arrangement, enrolled population, and objectives captured.
- [ ] State availability and group-size parameters confirmed for this group before positioning.

2 / SUBMISSION

What's needed to quote.

- [ ] Current arrangement and census gathered — no employee health information through a web form.
- [ ] Secure submission requirements and underwriting needs confirmed in writing.
- [ ] Effective-date target and implementation capacity checked.

3 / THE TWO-TIER NETWORK

Validate participation before continuity claims.

- [ ] Tier 1 (Logro + Apiary Care) and Tier 2 (PHCS) explained to the client.
- [ ] Each key physician and facility checked for participation and tier.
- [ ] Out-of-network handling understood — covered only for true emergencies.

4 / BENEFITS & PLAN SELECTION

Match the design to the group.

- [ ] Copay vs. HSA designs compared for the group's risk tolerance and contribution strategy.
- [ ] Eligible Tier 1 everyday care ($0 on copay plans) and HSA deductible mechanics understood.
- [ ] Plan figures confirmed as illustrative pending TPA and actuary review.

Broker proposal review checklist

Contracts, funding & service

5 / CONTRACTS & FUNDING

Read the obligations, not just the rate.

- [ ] Claims funding, administration fee, and stop-loss itemized.
- [ ] Specific and aggregate stop-loss attachment points, exclusions, and timing reviewed.
- [ ] Eligible-surplus terms, reconciliation, and renewal methodology reviewed.
- [ ] Reporting scope and cadence confirmed.

6 / RELATIONSHIP & SERVICE OWNERSHIP

Know who owns what — and keep broker of record.

- [ ] Broker-of-record role and client relationship confirmed as retained by you.
- [ ] Compensation, placement, and renewal terms to be set in writing during onboarding.
- [ ] Owners named for eligibility, claims, billing, member support, and escalation.

YOUR REVIEW NOTES

RECOMMENDATION AND RATIONALE TO KEEP WITH THE PROPOSAL

OPEN ITEMS TO CONFIRM WITH APIARY

KEY CONTACTS

ROLE	NAME	PHONE / EMAIL
Broker of record		
Client contact		
Apiary onboarding		
Service / escalation		

This is a due-diligence checklist to support your recommendation. Apiary figures are illustrative until confirmed; confirm specifics with your Apiary contact.