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## Frequently Asked Questions – FAQ's

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### Who's eligible?

- Eligibility includes those who are members of The Advisors Forum.

### What type of plan is it?

- The Group Health Plan offers:
  - Major Medical
  - Dental
  - Vision
  - Disability and Life
  - Supplemental Life Products and Discounts
  - Rates are guaranteed for each enrollment year. Calendar Plan Year – effective January 1 – December 31.

### How does it affect me as an independent broker?

- Participation in the Group Health Plan does not affect your status as an independent broker. The Institute is much like other Associations (e.g. National Restaurant Association, Chamber of Commerce) which can offer insurance benefits and other association benefits to its members. By grouping together individuals or many small businesses, these associations could take advantage of the economies of scale in group buying.
- You will need to contact your tax advisor regarding your pre-tax deductions.

### How do I enroll?

- Employees can enroll individually or through an office set-up
- All may select from group products and/or voluntary products
- Enrollment is effective on the first of the month in which you enroll

### Is there a cost to enroll?

- There is an initial enrollment fee of \$320/participant plus a \$12/participant/mo administration fee.
- There is an annual enrollment fee of \$200/participant upon the renewal of the plan in 2008 and each subsequent year.

### Can I change my elections at any time?

- No. This is an IRS qualified plan and therefore is subject to rules for changing your elections. You must have a qualified status change to change your elections. You will be given the opportunity to make changes each year during annual enrollment.
- You can cancel your participation in the plan at any time, should you want to transition to another health plan or a different type of an organization.

### When is the next Annual Enrollment?

- The plan year runs from January 1– December 31. Enrollment packages will be mailed in mid-October.

### Who do I contact if I have additional questions?

- Nikki Hale – Ahrens-Naef Consulting – (704)454-5013 – [nikki.hale@ahrensnaefconsulting.com](mailto:nikki.hale@ahrensnaefconsulting.com)

### Where do I send my completed enrollment materials?

- E-Mail: [nikki.hale@ahrensnaefconsulting.com](mailto:nikki.hale@ahrensnaefconsulting.com)
  - Fax: (866) 817-3969
  - Mail: Wealth Advisor Benefits Plan  
5934 Hickory Hollow Court  
Harrisburg, NC 28075
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