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## Consultation and Service Agreement

### Overview

Since the onset of the Affordable Care Act (ACA) in 2010, there have been significant changes in benefits, premiums, claims, and plan compliance which have impacted the willingness of health insurance carriers to compensate agents for the sale of health insurance policies. Due to the significantly reduced compensation for micro sized groups Pender & Associates must charge a fee for service when advising groups with five or less employees regarding the purchase and enrollment of employee benefit plans.

### Fees and Scope of Service

Below is a description of the fees and services offered by Pender & Associates for the purchase of group health insurance and ancillary benefits such as disability, life, dental, vision, etc.

### Make checks payable to: Pender & Associates

#### **Enrollment Services with Comprehensive Policy Assistance = \$500.00**

Service includes 1) market research and analysis, 2) personalized proposal including side-by-side comparison of carriers and plans available in your area, 3) decision guidance, 4) plan enrollment/fulfillment, and 5) assistance in resolving policy billing/concerns and claim issues.

### Disclosure Statement

By way of this document, my Pender & Associates agent is disclosing to me that agent compensation is based on any one of the following methods; one-time fee, percent of premium or fixed per member per month commission. There may be instances when Pender & Associates agent receives fees from me as well as other compensation for products and services I purchase through the agency. I consider this compensation to be fair and just for services provided to me.

### Agreement

In return for fees paid by, or on behalf of, the undersigned, Pender & Associates agrees to provide the respective services as noted above. The undersigned acknowledges and agrees to the Services Order, Disclosure Statement and terms of this Agreement. Further, the undersigned person agrees to cooperate with their designated representative with respect to timeliness and completeness of all information required in the provision of services and understands that service fees are due and payable at the time of order.

Agreed to this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Print Name \_\_\_\_\_ Signature \_\_\_\_\_

***Pender & Associates values the relationship with our clients. Thank you for your business!***