Denny & Associates, Inc.

Customized Consulting for Individuals and Families - 2025 Plan Year

●Medical ●Dental ●Medicare Supplement/Advantage/Part D Enrollment ●Vision ●Life/Disability/Long Term Care ●Critical Illness/Cancer/Accident

Medical Consultation Options

Option 1: Evaluation and Consultation

- Evaluation and Research
  - Compare plan options and costs
  - Review your provider needs to make certain that the carrier you choose will provide coverage at your preferred hospital networks and will include your current physicians, or provide alternatives if they do not
  - Review the carrier drug formularies to help find a plan that offers your medications at the lowest cost
  - Review your options based upon several factors and customize a plan that best suits your family's needs
- Consultation - Thirty (30) minute consultation in person, virtually, or by email. Consultation will include explanation of plan offerings, estimated premiums, and carrier network differences. Instructions will be provided on how to self-enroll in your chosen plan.

  **We can also evaluate and compare employer plan options and assist in choosing best plans

Option 2: Evaluation, Consultation, Enrollment and Assistance

- Evaluation and Research
  - Compare plan options and costs
  - Review your provider needs to make sure that the carrier you choose will provide coverage at your preferred hospital networks and will include your current physicians, or provide alternatives if they do not
  - Review the carrier drug formularies to help find a plan that offers your medications at the lowest cost
  - Review your options based upon several factors and customize a plan that best suits your family's needs
- Carriers may require enrollment through the Marketplace. We will provide assistance in:
  - Enrolling via HealthSherpa or updating a Marketplace Account
  - Education on the process of how Tax Credits and Cost Sharing Subsidies work, if applicable
  - Evaluation of the Eligibility report
- Completion of enrollment in the 2025 plan election
  - Provide Benefit Summaries and/or SBC's of selected plans
  - Provide instruction on how to search for providers and drug formularies on an on-going basis
  - Provide Carrier and/or Marketplace contact information for billing or service issues
- Assistance with on-going questions and issues throughout the year, such as:
  - Basic plan questions
  - Escalated claims issues and understanding of EOB's and bills from providers
  - Providing Marketplace with requested necessary documentation on income or other requests; Changes to accounts for issues such as change of income or other life events; etc

Dental and Vision Insurance Services

- Analysis of plan options
- Search of Network Providers
- Assistance with enrollment application and submission
- Assistance with any escalated issues throughout the year

Denny & Associates, Inc. – 1022 Peruque Crossing Ct., Suite B – O'Fallon, MO 63366
Phone: 636-887-4700 - Fax: 636-887-3081
www.dtdinsurance.com

Scheduling and Preparing for your Meeting

Scheduling:

- On-Line: Visit www.dtdinsurance.com and follow the prompts to "Submit My Consultation". This will submit the Consultation and Tax Credit Questionnaires, the 2025 Income Estimate, and the Payment Form.
- Email: Call the office for a member of our team to send you an email that contains a link so that you may email the forms back to us securely.
- Fax: Fax the forms to 636-887-3081 (then please call to verify receipt)
- Mail: Mail the forms to the address below to the attention of Lindsay Allen.

A representative will contact you within 2 business days of receipt. If you have not heard from us, please call our office.

Preparing:

(Please bring the following information to your consultation)

- Names, Dates of Birth, and Social Security Numbers of all members of the household, even if they are waiving coverage.
- Payment Information- Plans will not be enrolled until payment is made to the carrier. They will all accept EFT information from a checking or savings account for the first and ongoing payments. A copy of a voided check or deposit slip is helpful. Most will accept credit card payments at least for the first months payment.

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2025 Plan Year Payment Form

Consultation Fee is due per Member application. If spouse and children are included on the members application, only one fee will apply. For unmarried couples or for children enrolling under a separate application, an additional Payment Form, Payment, and Consultation Questionnaire, and Consent Form should be submitted.

Health Insurance - Option 1: Evaluation and Consultation	**$150**	
Health Insurance - Option 2: Evaluation, Consultation, Enrollment & Assistance	**$250**	

Name: ________________________________Address: ____

City: ___________________ ST: __________ Zip code: __________ Phone: _________________________

Email: ____

PAYMENT METHOD

☐ ***Check Enclosed** ☐ **Phone in a payment** (Call the office to make payment over the phone)

☐ **Submit Payment Online-** *You may scan the QR code at the bottom of this page to submit payment, or visit www.dtdinsurance.com on the Individual Enrollment Form page (halfway down the page with the "Pay Online Now" button)*

*By signing below, you understand that your consultation will not be scheduled until this Payment Form, full payment, and Consultation Questionnaire are received by Denny & Associates, Inc. Upon receipt, a representative will contact you to schedule your appointment. If we are unable to provide a satisfactory appointment time based upon the availability of openings, a full refund will be issued. Due to the shortened Open Enrollment period and limited number of appointment availabilities, if you cancel or change your appointment less than 24 hours prior to the meeting time, or do not show for your scheduled visit, a refund will be given minus a $25 cancellation fee.

Signature: ____ Date: _________________

***Paying by check**: Checks should be made payable to Denny & Associates, Inc. Please return to the attention of Lindsay Allen at the address below.

Broker Disclosure and Transparency
Carriers represented may or may not provide commissions to brokers for the placement of business. If applicable, commissions are built into the premiums quoted. Premiums do not change if the client utilizes the service of a broker or enrolls in a plan directly through the Marketplace. This broker charges a consultation fee and will also accept any commissions payable by carrier. Client has the right to request copies of carrier's commission at any time. Broker will provide such information within 10 business days of request. Client can view the Denny & Associates, Inc. Notice of Privacy practices on our website at www.dtdinsurance.com. Broker will provide a paper copy immediately upon request.

To make a payment, scan the QR code:

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