

THE STANDARD PACKET v0.1 — complete-submission checklist

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The data

- Census per the standard layout (one tab, ISO dates, EE/ES/EC/EF tiers, text zips), dated within 30 days
- Claims experience: 24-36 months paid, by month, with enrollment counts
- Large-claim detail over 50% of spec — de-identified, diagnosis category, status
- Current plan summary or SPD excerpt: deductibles, coinsurance, OOP max, Rx tiers

The terms everyone forgets

- Current premium equivalent rates and administrative fees
- In-force stop-loss placement and renewal terms (carrier, spec deductible, contract basis)
- Commission / compensation disclosure
- COBRA participants with qualifying event types and dates
- Requested effective date, proposal deadline, decision timeline
- Broker of record letter or carrier authorization

Before you hit send

- Head count ties: census rows = summary = the number in your email
- Termed employees are off the active tab (and on the terms list with dates)
- One contact for data questions, with availability during the quote window