We've Got You Covered!

Our Customers Get Special Attention...



Voluntary Employee Payroll Deduction Plans



Medical Programs
Low Cost Healthcare & ACA



Disability



Dental



Life Insurance Low Cost Term Insurance



Vision



Medicare Supplemental Part D



COBRA & State
Section 125 Plans



Identity Theft Program



Physician Access & Wellness Programs



Long Term Care

YOU ARE ALWAYS #1

We have earned our reputation by providing special attention to our customers' needs. We have helped thousands of people simplify their insurance, reduce costs, and assisted them when they needed us. We call that...

Quality Service

We write all types of employee benefit programs and include many forms of **individual policies**, with many of the nation's leading insurance companies that are financial strong, offer up-to-date protection at competitive prices, and have a long history of **excellent claims service**.

We call that...

Quality Service

We make insurance simple! So simple everyone could understand...we call that quality service!

BEFORE YOU RENEW CHECK US OUT!!!

You may want a 2nd opinion on your current coverage, or just want to change agents.



With us, it's not one, but many companies to assist you!

For all your insurance needs!

Please keep this with your policies & CALL US before you renew.

Thank you, for the opportunity to serve you!

Insurance

Financial Services

DEAN W. CASS, INC.

1000 Essington Rd., Joliet, IL 60435 PO Box 2159, Joliet, IL 60434

Main: 815-729-9494 Fax: 815-729-9498 Email: deanincbarb@gmail.com www.deancass.com





P.O. Box 2159, Joliet, IL 60434-2159 1000 Essington Rd, Joliet, IL 60435 815-729-9494 Fax: 815-729-9498

deanincbarb@gmail.com www.deancass.com

THANK YOU!!

We would appreciate the opportunity to serve you, should you decide to change your insurance carrier or your current representative for your "Employee Benefit Program." We have been serving the Chicagoland area for many years. Let us say that our philosophy is "old school." We are here to serve you and make certain your needs are met. In our book, the CLIENT IS ALWAYS RIGHT.

One thing that is very key to fulfilling our client's needs, is for us to be the mediator between the insurance company and you. Our office prides itself on assisting with all the leg work. The only thing we want the employer/employee to do, is to call us. We would like to take this opportunity to outline some of the services our office provides at no extra cost to the employer. We do not act as Plan Administrator or Fiduciary.

Services to Employer

Group Meetings: Outlining the benefit programs in a very comprehensive fashion

to the employees.

New Employees: Completing applications with new employees.

Applications: Submitting applications to the insurance carrier,

follow-up to make certain coverage is in force and inform

the employee.

Status Changes: Completing employee status changes due to marriage,

Terminated address changes, new baby, etc.

Employees: Outlining COBRA and/or State Continuation requirements.

Privacy Issues: Understanding HIPAA requirements.

Cafeteria Plans: Setting Flexible Spending Accounts and Section 125 Plans.

Premiums: Assisting with any discrepancies.

Contract Changes: Completing any changes.

Renewal: Making changes and providing necessary information.

Compliance: Explaining the Affordable Care Act (ACA).

Misc. Administration: Any questions or concerns where we may be of assistance.

Services to Employee

New Employees: Completing applications, explaining benefits, premiums, etc.

Our intent is to simplify things so that all the employee needs to do

is provide a signature.

Questions: Direct to our office all questions regarding types of coverage,

explaining benefits, premium inquiries, claims within guidelines.

Claims: Assisting with claim inquiries.

 If there are any questions.
 CALL US

 Question charges.
 CALL US

 Provider questions.
 CALL US

 Deductible questions.
 CALL US

 Co-Pay questions.
 CALL US

 Out-of-pocket questions.
 CALL US

 Reasonable & customary charge questions.
 CALL US

 Out-of-network charges.
 CALL US

Although many employers are satisfied with their insurance carrier, this may not be the case for the representative. In many instances, the employer retains the right to change representatives. A simple letter to the carrier requesting to change the Broker of Record is usually all that is required for the change.

Lastly, we have an outstanding reputation for turnaround time. We make every attempt to respond to inquiries and to any given situation the same day it is received by our office. Our number one priority is customer service and satisfaction.

Again, Thank You for your consideration!

This message and/or presentation provides only highlights of information, and if there are any errors or omissions within this information, always refer to master contracts for complete details. Out of network benefits could be subject to reasonable and customary charges. We do not take on the responsibility of the Plan Administrator or Fiduciary. Employer must contact us or inform us of Employee changes in a timely manner in order to meet Federal and State Guidelines. Medical questionnaires need to be completed by the Employer and Employees. Based on information provided, Group may not qualify. All Insurance Companies providing coverage for individual or group programs have the authorization to adjust premium based on changes due to age, sex, additional employees and health information. We abide by HIPAA Privacy Rules. We are not qualified to give legal and/or accounting advice. Dean W. Cass Inc. will not take any responsibility for any incorrect information provided. PLEASE REMEMBER WITH INSURANCE/FINANCIAL PROGRAMS, NO COMPANY CAN GUARANTEE PAYMENT AND/OR INTEREST OF EVERY SINGLE CONDITION. THERE MAY BE LIMITATIONS.