

LF Process Checklist



Census

Fill out the provided census and send it back to quotes@allthingsvault.com. This will begin the 45-day process of applying and enrolling in the VAULT Level-Funded product.

Preliminary Proposal

No more than 2 business days after receiving the census, our team will be able to provide the group with preliminary rates.

Applications, Transmittal, State Quarterly Wage & Tax Report

When deciding to move forward, employees will need to fill out the provided applications/waivers. Employers need to send a completed transmittal form as well as an itemized State Quarterly Wage & Tax Report.

Underwriting

Once we receive the necessary documents, our underwriters will be able to provide underwritten rates in about 10 business days.

Additional Underwriting

Occasionally our underwriters require additional information or documents in order to complete the underwriting process. We ask that these requests be responded to in a timely manner so that we can get the group enrolled by the effective date.

Final Proposal

After all the necessary documents and information are sent in, we will produce the final proposal within approximately 3 business days. This will need to be signed and returned.

Contracts

After the employer signs the final proposal, we will be able to prepare and send over the contracts in about 3 business days. This will need to be signed and returned.

ID Cards

Once the contracts are signed and returned, the Third Party Administrator will mail out member ID cards which should arrive in approximately 5 business days.