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**Employee Benefits Disclaimer Language  
  
We make this general employee benefits disclaimer language available for your use as templates. Please confirm their language with your legal counsel and your insurers prior to their use.**

* The accuracy of this information is not guaranteed and is subject to change without notice. Final rates are determined by the insurer. Above rates/benefits are for illustrative purposes only and should not be used for payroll purposes.
  + We cannot guarantee the accuracy of this information and it can change without notice. The insurer determines final rates. We offer the rates/benefits solely for illustrative purposes. They cannot be used for payroll purposes.
* **IMPORTANT NOTE: For full health plan details, please refer to the Summary Plan** Descriptions on anthem.com. For questions regarding Anthem’s health plans, pharmacy benefits, or dental coverage, you may call [insert various health providers here].
  + **Important Notice:** We do not furnish full health plan details. Instead, refer to the Summary Plan Descriptions [or what each different plan calls their Summary] for full details.
* **Coverage Highlights**
  + The intent of this document is to briefly outline pertinent details of your insurance policies for your ready reference and should not be considered a representation of the actual policy. For specifics on terms, coverages, exclusions, limitations, and conditions, the actual policy should be referenced.
  + This document briefly outlines important details of your insurance policies for your reference. Please do not consider them representative of your actual policy. For the policy’s specific terms, coverages, exclusions, limitations and conditions, refer to the actual policy referenced.
* **Insurance Quotes**

All quotes are subject to final underwriting and based on that, final rates, terms, and conditions may change from those presented in this report.

All quotes are estimates. They are subject to final underwriting by the insurer and are based on their final rates, terms and conditions, which may change from what we present in this report.

* **Confidential**

This document contains proprietary confidential information concerning [xxx xxx agency]. and our clients. It may not be distributed or reproduced without the express prior written consent of xxx. No disclosure concerning this document shall be made without the express prior written consent of xxx.

1. Proprietary information is contained in this document. Do not distribute or reproduce with the express prior written consent of this agency.

**Compensation**

Insurance is a highly regulated industry that protects individuals and commercial entities from losses. There is nothing more important to our industry and to [agency] than maintaining your trust. The Consolidated Appropriations Act, 2021 (CAA) requires covered service providers (i.e., brokers) to provide written disclosure of expected direct or indirect compensation. [Agency] does not provide services pursuant to these proposals in the capacity of a plan fiduciary. The following is a summary of services to be provided and compensation for the placement of the various lines of coverage presented in this proposal and services provided.

Direct and Indirect Compensation Estimates

|  |  |  |
| --- | --- | --- |
| Line of Coverage | Carrier | Compensation Methodology |
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[Agent] may earn additional compensation from any of the above referenced insurers, vendors or other third parties that cannot be calculated as of the time this disclosure is made or prior to the group's policy is effective. Compensation may be in the form of additional commissions, bonuses or other benefits. Further, we may receive corporate sponsorships for training or other programing we provide or for our own internal training. This type of compensation, or how much that may be, cannot be determined at this time. Should you have any questions about any of the above information or would like more details around it, please feel free to contact your LP Insurance Services representative.

1. Insurance is highly regulated to protect consumers and commercial entities. The Consolidated Appropriations Act, 2021 (CAA), requires insurance brokers/agents to provide a written disclosure of expected direct or indirect compensation from the sales of insurance. Our agency does not provide services in these proposal in the capacity of a fiduciary.
2. The following summarizes the services provided and compensation expected for the placement of various lines of coverage we present in this proposal.
3. Direct and Indirect Compensation Estimates

|  |  |  |
| --- | --- | --- |
| Line of Coverage | Carrier | Compensation Methodology |
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1. Our agency may earn additional compensation from any of the listed insurers, vendors, or other third parties that we cannot calculate at this time, or prior to the group’s policy effective date. Compensation means additional commissions, bonuses, or other benefits. Further, these vendors and insurers may offer corporate sponsorship for training or other programming we provide, or for our own internal staff training. This type of compensation, or how much this occurs, we cannot determine at this time.
2. Should you have questions about any of the above information, please feel free to contact your [Agency name] representative.