**Broker/Agent of Record/Consent Form**

The below language must be contained and placed on your individual and family consumer and Employer Group’s letterhead (if applicable) to be valid. The dates are critical and it MUST be signed by the individual consumer enrolling, Employer Group’s owner, partner or specific corporate officer. If not, a signatory clause must be included.

**Organization Letterhead (should include address, phone number and logo)**

 Month, Date, Year

 *(Insurance Company enrolling in Name and Address insert)*

Re: Broker/Agent of Record/Consent Letter

 Dear (Commission Unit, Sales Rep: Broker Executive, Account Executive, Sr. Account Executive, Sr. Benefits Consultant):

 Please be advised that **Cassandra R. Gibson** has been selected by \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the "Individual and Family Consumers and Employer Group") as its Broker (Agent) of Record effective \_\_\_\_\_\_\_\_\_\_\_\_ (Date).

I acknowledge that any contract for provision of group health care coverage must be entered into between the Carriers (as defined in the Primary Agent Agreement) and the Employer. The Agent cannot bind coverage on behalf of the Carriers. I understand that all payments, other than the initial premium payment which shall be made payable to the Carrier, should be sent directly to the Carrier from whom coverage is purchased and not to the Agent.

I understand that, if eligible, commissions on the individual and family consumers or Employer Groups will be paid by the Carriers, and additional compensation referred to as “override commissions” may be earned from the Carriers for meeting overall sales and retention goals

This Broker/Agent of Record letter may not be transferred.

 By:

Signature: Print Name:

Title: Date:

Employer Name

The Signatory of this Broker/Agent of Record letter represents that he or she has the authority to legally bind the individual and family consumers or Employer Groups.

 **(This language is critical if the signatory is not the Employer owner, partner or specific corporate officer)**