Doing Business with CalStar

Agent Support: 877-247-8868

Agent Website

1. All agents should have received an email containing their Sales Website and their Management Website addresses. Sales Websites are **www.calstarbenefits.com/(your agent code).** You may access your Management Area by going to **www.calstarbenefits.com** and clicking on **AGENT** and then **MANAGE**. You will need to enter your User ID and Password.
2. In you Management Area you can:
   - View all your Members and Agents and see your Member's contact info, payment info and dependent information.
   - Find Applications, Brochures, Flyers, Sample Policies, and much more.
   - View and Print your Commissions Reports
   - **EDIT YOUR WEBSITE INFORMATION:** Login to the Management Area. On the left side of the page you will see an EDIT button near your website address. Click the EDIT button to edit your contact information.

Enrollment:

1. Applications are located under INFORMATION in your Management Area, along with product flyer's and other sales material.
2. Members can enroll using a paper application or by enrolling on your website.
3. Paper applications obtained by you should be entered on **YOUR** website. MAKE SURE ALL MEMBERSARE ENROLLED ON YOUR SALES WEBSITE. You do not send us the application. You enter the application through your website and keep the original application in your files. The member will receive access to their member portal once they have been entered and payment has been made on your website. This will give them access to information about their membership and what plan they have chosen.
4. **CUT-OFF DATES: All applications (except AME) must be entered into the website by the 25th of the month, in order to get an effective date of 1st of the following month.** Examples: Any applications submitted May 26th through June 25th would have an effective date of July 1st. Any application submitted June 26th through July 25th would have an effective date of August 1st etc. **Dental and Vision plans have a cut off of the 10th of the month, in order to get an effective date of 1st of the following month.**
5. **You should get a paper application with an original signature from any customer you see in person.** These applications are to be kept on file by you, for as long as that member is Active or for a minimum of 3 years, whichever is longer. If a member disputes a payment and you do not have the original application you will get a charge back to your commissions if the member is refunded payments or successfully reverses charges.
6. We do not require that you obtain an original application if the member enrolls online or over the phone.
7. **Do not collect a check for the first month's premium from any member.** We draft or charge the first month's payment.
8. When a member is enrolled on-line you should immediately receive an email and see the new member in your Management Area under Members. If you do not see the new customer in your Management Area then contact Agent Support immediately.

Commissions:

1. Commissions begin being paid to the agent approximately 45 days after the effective date of the customer.
2. Commissions are paid via check. Certain products have a non-commissionable Association Fee.
3. Real Time Commission Statements and a commission calculator are available in your Management Area.
4. Fees and Penalties: $20 for inadvertent change by agent of effective date. Successful chargeback of premium by customer: $20

New Members

1. New member enrollment packets and ID cards (fulfillment) should be received by members within 10 -14 days of their effective date. (Usually sooner)
2. Members are charged immediately upon enrollment for the first month and their monthly recurring fee will be charged on the 20th of each month thereafter. Value 20 Life are drafted on the 10th of each month.
3. CalStar communicates with members and agents via email. Automated emails are sent to both the agent and the member whenever a member is enrolled, a member's payment is declined or changes have been made to the member's account.

CalStar Benefits is a division of CalStar Financial and Insurance Services, Inc.