

# WHINS Checklist: PEO Group Health Benefits for California Small Bus

Quote preparation checklist

## What to Gather Before Requesting a Quote

- Employee count, payroll, current benefits, renewal increase, and target effective date.
- Current payroll provider, workers compensation setup, HR pain points, and compliance concerns.
- Benefits goals: PPO access, fertility benefits, recruiting needs, contribution strategy, and employee experience.
- Census, renewal documents, plan summaries, and payroll reports.

## Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

## Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.