Good Changes Are Coming Soon

Now, get all the information you need here

This page answers questions about North Ranch Benefits Trust's (NRBT) switch to a new third-party administrator (TPA), Pathian, on **June 1, 2019.**

Your clients will be notified about our transition plans. To view the letter we'll send them, please click here. If you still have questions after reviewing this page, please contact NRBT at **(800) 801-2300** or **service@inshorebenefits.com**. Please send your completed forms before **Wednesday, May 29, 2019.**

Questions you may have

General questions
Q: Why is this change taking place?
A: Part of NRBT's business strategy includes providing superior customer service. We're making this switch because we're confident Pathian will deliver that to you and your clients.

Q: When will NRBT switch TPAs from HealthSmart to Pathian?
A: June 1, 2019

Q: Will I still be working with Warner Pacific for new cases?
A: Yes. Nothing will change in terms of how you are serviced.

Q: What does it mean when NRBT says it will switch to a new TPA?
A: That means another company, Pathian, will begin to manage plan eligibility and billing for your clients. It also means Pathian will manage and pay your commissions.

Q: Do I have to let my clients know about this change?
A: No. NRBT will mail your clients with all the information they need to know.

Q: With this new change, will my clients' dental or vision rates stay the same for this renewal year?
A: Yes. All rates and benefits will remain the same for the renewal year.

Q: What changes should my clients expect?
A: Your clients will begin receiving invoices from Pathian after June 1. They will receive a final invoice from our current TPA, HealthSmart, for June 1.

Your clients will need to sign a new ACH form if their premiums are withdrawn via bank draft. If they're mailing premiums, they will have to start mailing them to Pathian Administrators starting in June.

Q: Will I have the same Broker ID number?
A: No. You will be assigned a new Broker ID number from Pathian. It will be included in the first commission statement you'll receive from Pathian in June.

Q: Will my group have the same Division Number?
A: No. Pathian does not use the term Division Number. The Pathian group ID numbers will be referred to as a Billing Number. Each group will see their new Billing Number on the first invoice generated by Pathian.

Commission questions
Q: If I'm currently being paid by check, will I continue to be paid that way?
A: Yes. After June 1, you will receive commission checks from Pathian.

If you want to receive your commissions faster and more conveniently, we encourage you to complete a new W-9 and direct deposit authorization form. Those forms are available below.

Q: If I'm currently being paid via direct deposit, will I continue to be paid that way?
A: No. To continue receiving **direct deposit** commission payments, you must complete the new W-9 and direct deposit authorization forms. Those forms are available below.

Necessary forms
To download the forms, please click on the individual links below. As a reminder, you must send us your completed forms before **Wednesday, May 29, 2019.**
– Agent agreement
– Direct deposit authorization form
– W-9 form

Where you can send forms
Email: **service@inshorebenefits.com**
Fax: (818) 351-8184
Address:
North Ranch Benefits Trust
Inshore Benefits
32110 Agoura Road
Westlake Village, CA 91361