

The Must-Have Checklist for Confident Healthcare Choices

What to Know, Ask, and Avoid Before Choosing Any Benefits Partner

1. Are you ready to offer benefits?

Are your employees eager for you to offer benefits? Yes / No

Are you losing valuable employees/candidates to your competitors? Yes / No

Are you looking for a partner/someone to help you navigate benefits? Yes / No

2. What to watch out for (red flags)

- Mandatory payroll contribution — You should have the flexibility to decide if and how much you want to contribute toward employee benefits.
- Forced payroll integrations — Your existing payroll setup should come first, not a benefits company's integration requirement.
- Poor support and communication — Look for real guidance and responsive support, not just call centers or ticket systems.
- Overly complex plan structures — If the plans aren't clear to you, they won't be clear to your team. Offerings should be simple, transparent, and free of hidden costs.

3. The Control Checklist (what you shouldn't have to give up)

- Flexibility in plan options — You should be able to choose from multiple health plans that fit your team's needs.
- Transparent, predictable pricing — Costs should be clear and consistent, without the surprises that can come from brokers or big-box carriers.
- Administrative visibility — You deserve access to the claims and data that show how your team is using their coverage.
- Control over plan changes — As your company evolves, you should have the flexibility to adjust your benefits accordingly.

4. Questions to Ask Your Benefits Provider

Is there a group minimum?

Can I keep my existing payroll system?

Can I offer this to part-time employees or 1099 contractors?

- Are pre-existing conditions covered?
- Will I have a dedicated account manager or contact to help with challenges as they arise?
- Do you have a customer care team that can readily assist my employees when needed?
- What are the plan options available?
- How easy is it to make plan changes if my company's needs shift over time?
- What kind of onboarding and education do you provide?
- Are there \$0 deductible or low-premium options available?
- Do you support both medical and supplemental coverage (like dental and vision)?
- How quickly can coverage be set up once we decide to move forward?

Ready to Offer Benefits?

If you're evaluating your benefits strategy or looking for a partner who can help you understand the options available and execute effectively, Meridio is here for you.

We work with businesses across the country to deliver affordable, flexible health benefits with the hands-on support that is critical to the success and execution of any health benefits strategy.

[Connect with our team for quick assessment](#)