

## **Agent Training Document**

### **Selling Small Groups using Employer Bank Draft or Employer List Billing Arrangement**

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#### **Step One:**

Identify your Employers needs, wants, problem and solution. Determine what they have, where it hurts and IF our products and services are a good fit for their business.

#### **Step Two:**

Determine how the employer is currently funding his arrangement with employees. Example, do they pay 100%? 50%? or simply "make benefits available" through convenience billing a/k/a list bill?

#### **Step Three:**

Identify how many "eligible employees" the employer has and determine how you can make our benefits available using our convenience billing arrangement. (An "eligible" employee is typically an employee who is under age 65 and does not have coverage through a spouse or other group or employer arrangement.)

#### **Step Four:**

Present our package of benefits to the employer for him/her to see and better understand if this is a good fit for their small business.

#### **Step Five:**

Get an agreement from the employer that you have permission to move forward with presenting and enrolling his/her eligible employees in a mutually agreeable fashion. Present all necessary paperwork for Employer to sign and agree to.

#### **Step Six:**

Submit all documents necessary to Home Office attention **MELISSA S. MATTHYS** at [mmatthys@neweralife.com](mailto:mmatthys@neweralife.com) and obtain a GROUP NUMBER for list billing purposes. Her phone number is 281.368.7131 (direct)

#### **Step Seven:**

Set up employee presentation using a "shotgun" approach giving an overview of the plan or plans, then schedule individual meetings lasting at or about 15 minutes each to custom design each employee's approach within Home Office guidelines.

#### **Step Eight:**

Submit all business online using your agent e-application portal selecting and using the proper billing mode and using the group number assigned to your case. This is an important difference from submitting individual policies especially if you are hoping to get Guaranteed Issue.