



Facilitator Guide

Benefit Sales

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How To Use This Guide

This guide was developed to assist you in facilitating the training. To help you navigate your way through the guide, there are symbols to assist you in presenting the information in the Facilitator's Guide. See the table below for a definition of each symbol.



EXPLAIN/SAY

Identifies suggested remarks or statements.



MULTIMEDIA

Indicates that you will use A/V for that portion of the presentation.



FACILITATOR NOTE

A comment to help guide you through conducting your conversation.



ASK

Directs you to ask specific questions to encourage participation.



KEY POINT(S)

Identifies important items that should be discussed with your participants.



ACTIVITY

Indicates an exercise that you perform with participants.



DEBRIEF

Indicates a time to discuss the learning.



DEMONSTRATE

Indicates when you will be demonstrating for participants.

BESET Overview

Objectives for BESET

Welcome to the BESET – BE Sales Excellence Training, BenefitMall’s sales mastery course. This week marks an important part of your career development at BenefitMall. You will not only gain a deeper understanding of the company and its products, services, processes and resources, but you will also contribute to the knowledge and growth of the company. Your participation in the training will influence future training at BenefitMall. Together, we will work to understand why BenefitMall, our business partners, and YOU do what you do. We will explore how we support carriers, our agents and our peers through relationship identification, categorization, implementation, development and best practices.

Topics we will discuss include:

- BenefitMall history and company goals
- Our products & services
- Benefit Sales process
- Personal branding
- Agent acquisition (hunting) vs cultivation (farming)
- Time management best practices
- Introduction to SLI

Logistics:



August 19-22, 2019
BenefitMall Corporate Office
12404 Park Central Dr.
Dallas, TX 75251

Attendees

All New BenefitMall SEs
Lunch provided Monday-Thursday
Dinner provided Monday only

Special Event
Tuesday, 8/20/19

Bowl & Barrel
8084 Park Lane, Ste 145
Dallas, TX 75231
214-363-2695

<p>PG # <u> 4 </u></p> 	<p>Start/Stop Time: Monday 8:30-9:00 AM</p> <p>Activity: Welcome, BESET Overview</p> <p>Materials: Whiteboard – Ground Rules & Color Markers for Name Tents</p>	<p>Slide # <u> 1 </u></p> 
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BESET Day 1 Welcome



Introductions & Welcome

Welcome Ladies and Gentlemen to BESET!!! BE Sales Excellence Training! We're thrilled to have you. My Name is XX and I'm your National Sales Trainer, and I also want to introduce XX – he is our Jr National Sales Trainer.

A little about me...

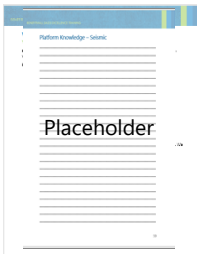
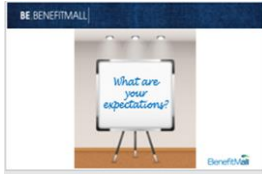
My Sales Career...

Let's introduce each other by writing your office location and one interesting fact about you on your name tents. As our seats are rotated throughout the week, we can learn more about each other and what stands out.

Now let's create ground rules for our class.



Transition to slide—Wall Gallery: Your Expectations

<p>PG # __5__</p> 	<p>Start/Stop Time: Monday 8:30-9:00 AM</p> <p>Activity: Wall Gallery, Expectations</p> <p>Materials: Flipchart, Sticky Notes</p>	<p>Slide # __2__</p> 
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Wall Gallery: Your Expectations



Ask—What are your Expectations for training?

- What was your best training experience?
- How was it taught?
- What was your reaction to it?
- How did it make you feel?



Flipchart Exercise

Let's do an activity.

The purpose of this activity is to define what outcomes you would like to achieve by the end of this training. We are intentionally NOT viewing this week's agenda to prevent any influence from what you write.

On a sticky note in front of you, write down 2 things you want to get out of this training?

Then place sticky notes to the Class Expectations flipchart.

You will have 2 minutes to do this activity. What questions do you have?

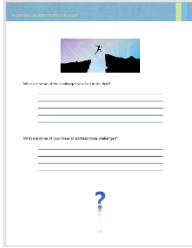



Facilitator Note

Keep flipchart visible throughout the training.



Transition to slide—Training Goals

<p>PG # __6__</p> 	<p>Start/Stop Time: Monday 8:30-9:00 AM</p> <p>Activity: Biggest Challenges for SEs</p> <p>Materials:</p>	<p>Slide # __3__</p> 
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Training Goals for BESET



Training Goals

Our goals for this week are to give you a strong foundation in BenefitMall, our tools & resources, and our products & services – to enhance your effectiveness in selling.

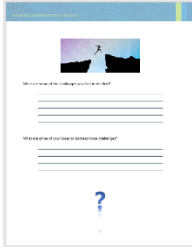

Topics we will discuss include:

- New Sales Process
- Personal Branding
- Agency Workspace and Salesforce
- Agent cultivation vs acquisition
- Time Management
- Introduction to SLII

Also note that we will be using the Kahoot! app throughout the training, You can download the app to your phone – be sure to get it from the official Google or Apple stores. You can also use it online at Kahoot.it.



Transition to slide—Biggest Challenges for SEs in the Field

<p>PG # <u> 6 </u></p> 	<p>Start/Stop Time: Monday 8:30-9:00 AM</p> <p>Activity: Biggest Challenges for SEs</p> <p>Materials: Whiteboard</p>	<p>Slide # <u> 4 </u></p> 
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Biggest Challenges for SEs in the Field



Ask—What are your biggest challenges?

Now let me ask you, since you've been with BM, what do you believe is the biggest challenge for SEs in the field?

Please write your answers on an index card found on your table.

What are some of the things you wrote down? **[Record responses]**

Based on your experience in the field, do you have any suggestions or ideas to deal with these challenges?

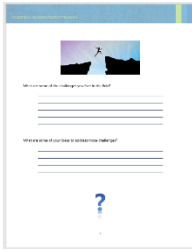

The main reason I am asking is that we as the corporate training team are here to equip you with what you need to be successful in your roles and to help you overcome obstacles and challenges you face. By sharing your experiences, you can potentially help others who are dealing with those same challenges.



Additionally, if we don't have an answer for you today, we can find one and also make sure we include it for future new hires.



Transition to slide—Tour of HQ

<p>PG # __6__</p> 	<p>Start/Stop Time: Monday 8:30-9:00 AM</p> <p>Activity: Tour of HQ</p> <p>Materials:</p>	<p>Slide # __5__</p> 
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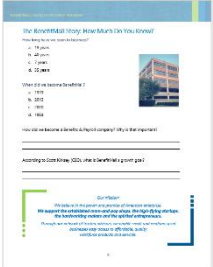



Tour of Dallas Headquarters

OK, who wants to take a tour of BenefitMall's headquarters?



Transition to slide—What We Represent

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: What We Represent</p> <p>Materials:</p>	<p>Slide # <u> 6 </u></p> 
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What We Represent



What We Represent

Based on what you have learned about BenefitMall since you started, what would you say we represent?

[Field responses]

Why does BenefitMall Exist? (Who are we?)

How do we operate?

What do we do?

Great! Keep these in mind as we go through the training.





Next as part of the BM credentials, we are going to look at the BenefitMall story, **our Mission, Who We Are and What We Do.**

ASK: Who knows how long we have been in business?



Transition to slide—The BenefitMall Story

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: The BenefitMall Story</p> <p>Materials:</p>	<p>Slide # <u> 7 </u></p> 
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The BenefitMall Story



BenefitMall Story



You might be surprised to learn that this year is our 40th year!

We started as a General Agency in 1979 under the name West Coast Markets.

- Let's talk about the Role of a GA.
 - What is a General Agency?
 - Why is this important?
- Through acquisitions we grew over the years and changed our name a few times
- In 2000, we rebranded to BenefitMall
 - Displaying how we help brokers achieve efficiencies and generate value-add to clientele by providing total employee benefit products
- In 2012, we merged with CompuPay to offer an integrated benefits and payroll solution
 - Helping companies to achieve operational excellence by transforming the way people do business.
- BenefitMall is the Largest General Agency in the country.
 - What does this mean?
 - What Firepower does this provide?



Transition to slide—Our Stated Mission

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: Our Mission</p> <p>Materials:</p>	<p>Slide # <u> 8 </u></p> 
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Our Mission



Our Stated Mission

This mission statement on the screen is from the Benefits Overview, which is the playbook for Benefits sales.



ASK - How many of you have seen this and are familiar with our mission statement?

Have you used it with agents or potential prospects?



What stands out to you? Why?

What does our mission statement mean to you? To Agents?

We are here to empower our agents and their groups to focus on what they got in business to do by providing technology to reduce their administrative tasks.



Transition to slide—Who We Are & Where We're Going

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: Who We Are</p> <p>Materials:</p>	<p>Slide # <u> 9 </u></p> 
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Who We Are & Where We're Going



Who We Are

Who We Are IS our credibility. It is our track record, our 40-year history, our credentials, and our reputation. You represent that to our clients and partners.

BenefitMall delivers the largest integrated portfolio of benefits, payroll, compliance, and employer workforce solutions. And we provide this to more than 200k businesses nationwide.



What does this slide mean to you?



What value does this slide provide?

Which of these statistics do you use in meetings? Why?

OPTIONAL ASK: How does this compare to our competitors?



Transition to slide—What We Do

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity:</p> <p>What We Do</p> <p>Materials:</p>	<p>Slide # <u> 10 </u></p> 
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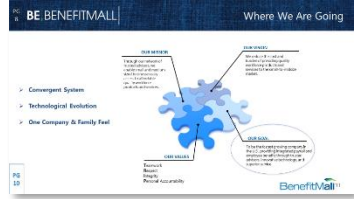
What We Do

What We Do is touched on in Who We Are, which is Benefits, Payroll, Compliance and Additional Products & Services.

In addition to comprehensive Benefits & Payroll products, our Compliance services and Additional Products & Services enable us to truly offer agents and groups everything they need to manage their business and employees.



Transition to slide—Where We're Going

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity:</p> <p>Where We Are Going</p> <p>Materials:</p>	<p>Slide # <u> 11 </u></p> 
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Where We Are Going



Our goal is “To be the fastest growing company in the U.S., providing integrated payroll and employee benefits through trusted advisors, innovative technology, and superior service.”

In Q1 2019, we invested X million in our technology, tools, and resources. We are investing \$X million dollars over the next three years into technology.

Transition – Now let’s look at our national presence.



Transition to slide—TRIP Core Values Exercise

<p>PG # __10__</p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: TRIP Core Value Exercise</p> <p>Materials: Pictionary Game – Whiteboard/Flip Chart</p>	<p>Slide # __11__</p> 
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Trip Core Values Exercise



Trip Core Values – [Get from ASD materials]

Our core values are summed up in the acronym, TRIP. It stands for:

T – Teamwork

R – Respect

I – Integrity

P – Personal Accountability





We're going to do an exercise now. Each table will be a group. I want each group to take the core value assigned and draw it.

[Debrief exercise]



Transition to slide—National Presence

<p>PG # <u> 10 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: National Presence</p> <p>Materials:</p>	<p>Slide # <u> 12 </u></p> 
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National Presence

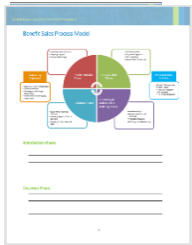

Our National Presence also speaks to our credentials and credibility as a company. Some of you may be surprised to know that there are 1200 employees at BenefitMall that are spread out in more than 45 offices across the US. We also have seven processing centers representing all US time zones.

And we continue to grow. It is an exciting time to be with BenefitMall!

Transition – Now that you have a little bit of company background, let's look at our sales model.



Transition to slide—Benefit Sales Process Model

<p>PG # __8-9__</p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: Benefit Sales Process Model</p> <p>Materials:</p>	<p>Slide # __13__</p> 
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Benefit Sales Process Model

Sales Process Model - Don't change slide yet.



Ask—Can anyone define for us what the BenefitMall Sales Model is?

[Get a couple responses]

Because there has not been a consistent or formalized model for Benefits Sales, we have created a starting point. The purpose is to get everyone on the same page and to have a process that we can all point back to for consistent language and understanding.



Transition to slide—Benefit Sales Process Model



Ask— What do you think about the model? Does it look too transactional?

Do you have resistance to it? What are your objections to it?

The Benefits Sales side is very relationship based. What we want to reflect in the model is that there is still a cycle or process involved, but it is not necessarily linear. You are always selling yourself just as much as you're selling BenefitMall's credentials and products & services.

For the model, we will start out by spending a little time talking about the Introduction Phase, which includes pre-appointment activities, the BenefitMall Story and our credentials, as well as your SE credibility. Working with agents is all about building relationships. Which brings us to the second phase –Discovery & Relationship Building.

(Continued on next page)



In the Discovery & Relationship Building phase we are initially working to get to know the agent or partner and to uncover their needs and identify pain points, so that in the Solutions Phase we can match our products and services to their needs.

This doesn't just apply to new brokers and partners, of course, it also relates to growing a broker's book of business, securing renewals, and expanding coverages per case.

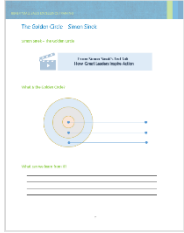

The fourth stage or step in the cycle is the Implementation Phase, where new agents are onboarded, or where cases are being closed and a new sale is made.

Over the next 4 days we will talk more in depth about what is involved in each phase of the cycle.

Getting back to the Introduction phase, let's start with BenefitMall as a company.



Transition to slide – Simon Sinek

<p>PG # <u> 7 </u></p> 	<p>Start/Stop Time: Monday 9:00-10:00 AM</p> <p>Activity: Golden Circle Video</p> <p>Materials: Golden Circle Video</p>	<p>Slide # <u> 14 </u></p> 
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The Golden Circle – Simon Sinek



Video – Simon Sinek's Golden Circle

Let's watch a short video from a Ted Talk with Simon Sinek.



ASK: Why do you think we watched that video?

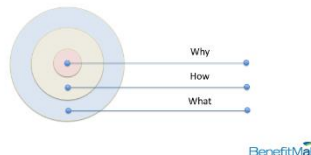
We want to think about the WHY of what we do. There's so much to learn about our products and platforms, but what provides the foundation of it all is the WHY. If we don't know why we're doing what we're doing, and the value of what we're offering, our agents and partners won't either.



Transition to slide—Golden Circle Concept – Slide 15

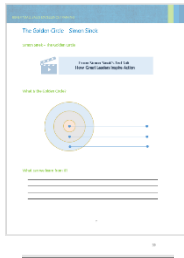

Over the next few days we will develop this idea of value and create a clear understanding of what that value is and how to express it.

PG # BE.BENEFITMALL Golden Circle Concept



Transition to slide—Personal Brand Activity

BREAK

<p>PG # __7__</p> 	<p>Start/Stop Time: Monday 10:10-10:30 AM</p> <p>Activity: Visual Representation of Your Brand</p> <p>Materials: Get Images Online</p>	<p>Slide # __16__</p> 
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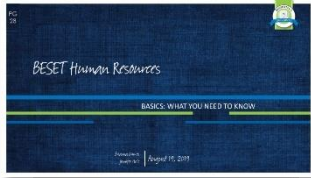
Personal Brand Activity

Now we're going to do a short exercise. I want you to think about the idea of your personal brand. We will build on this throughout the training, but for now I want you to take a couple minutes to go online and find some images that you feel represent you and your personal brand as a SE.

Who wants to volunteer to share the images you found?



Transition to slide—HR Presentation

<p>PG # __28__</p> 	<p>Start/Stop Time: Monday 10:30-11:00 AM</p> <p>Activity: HR Presentation</p> <p>Materials: HR Deck</p>	<p>Slide # __17__</p> 
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HR Presentation – The Basics: What You Need to Know



HR Presentation – What You Need to Know

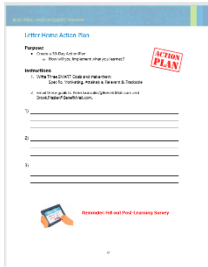

At this point, we are going to give our attention to HR and hear a presentation from our HR manager. They're going to walk through some HR basics you need to know.



Switch to HR Presentation Deck



Transition to slide – BM Divisional Overview

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Divisional Overview</p> <p>Materials:</p>	<p>Slide # <u> 34 </u></p> 
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BenefitMall Divisional Overview & Products

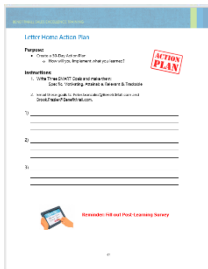
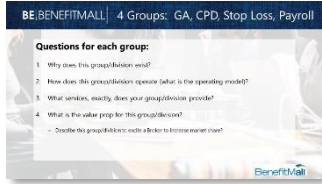


Divisional Overview & Products

Now we are going to go through an overview of our divisions and the products and services we offer in each.



Transition to slide – 4 Divisions and Questions for Each

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Questions for Each Group</p> <p>Materials:</p>	<p>Slide # <u> 36 </u></p> 
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4 Groups: GA, CPD, Stop Loss & Payroll

As we look at this section, I want you to think about the following questions. You will be asked about this later, and you might want to also follow along and answer questions in your workbook.

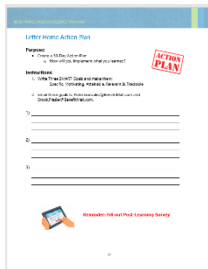

Who here knows what ____ Division is?

1. Why does this group/division exist?
2. How does this group/division operate (what is the operating model)?
3. What services, exactly, does your group/division provide?
4. What is the value prop for this group/division?

Describe this group/division to excite a Broker to increase market share?



Transition to slide – Stop Loss

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity:</p> <p>Stop Loss</p> <p>Materials:</p>	<p>Slide # <u> 38 </u></p> 
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Stop Loss

What is a self-funded plan?

Initial Placement, Implementation and Renewal of Coverage

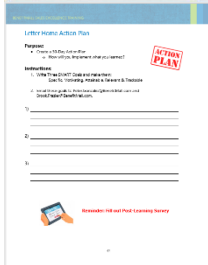

- More than 20 years providing Stop Loss consulting services
- More than 250 years collective experience in the reinsurance market
- Committed to giving Brokers and Consultants a competitive advantage
- by providing superior products and service.
- Over \$100 million in Stop Loss premium

Direct Carriers only

- Collect necessary data to market, analyze and negotiate competitive renewals
- Facilitate disclosure and rate lock-in process to ensure best risk/cost alternatives
- Negotiate lasers down, or out, of contract at initial sale and at renewal
- Expedite carrier policy issuance

Claims Audit, Submission, Tracking, Resolution Services Self-Funded Division

- Consulting on issues pertaining to ERISA, COBRA, HIPAA,
- ACA and other federal laws affecting self-funded plans
- Detailed monthly reporting capturing stop loss reimbursement activity, including claims turnaround time

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Stop Loss, cont.</p> <p>Materials:</p>	<p>Slide # <u> 38 </u></p> 
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Stop Loss, cont.

Reporting and Compliance Services

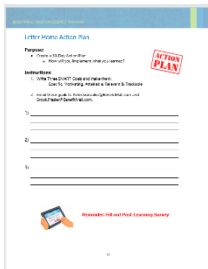

- We provide premium collection, reconciliation, and remittance services — ensuring no lapse in coverage due to late payment.
- Our payment tracking system provides billing information at any time.
- Our staff educates and works with your clients to help them understand the billing process.

Billing and Premium Collection

- Our involvement reduces risk to clients, brokers, and consultants
- Licensed administrative TPA (billing/premium) in all 50 states
- E&O Coverage that is first line of protection
- Fidelity



Transition to slide – Consumer Products Division

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Consumer Products Division</p> <p>Materials:</p>	<p>Slide # <u> 39 </u></p> 
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Consumer Products Division

CPD includes our individual and senior divisions to create one resource with multiple products to support our brokers.

Whether it's medical, ancillary or alternative products, CPD can take care of their needs.

The top three plans CPD supports

- 1) Medicare Advantage (Med Advantage)
- 2) Medicare Supplemental (Med Sup)
- 3) Prescription Drug Plans (PDP)

We've got dedicated sales reps to support brokers nationwide who have both individual and senior clients.

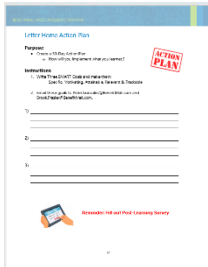

Our expanded coverage provides them with:

- Contracting with any of our carrier partners nationwide
- Guidance when navigating insurance benefits and Medicare
- Knowledge of health care reform and how it will affect your business
- Quoting tools available free of charge – BenefitMall absorbs the cost of usage in appreciation for the broker's business
- Assistance to help grow and retain your business

Tomorrow, we will be sharing how our Accounts Services Division operates.



Transition to slide – Benefits Products & Services

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Benefits Products & Services</p> <p>Materials:</p>	<p>Slide # <u> 40 </u></p> 
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Benefits Products & Services

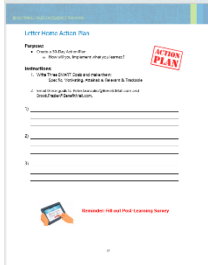

BenefitMall offers several products, sometimes referred to as platforms, many of which tie into each other. The best way to explain these products is to view them per the divisions they service: Benefits or Payroll.

As for Benefits Products, some of them are:

- **Client Ready Census (CRC)** online census that captures insurance and benefits related data quickly and accurately.
- **Client Ready Quote System (CRQS)** enables brokers to quote benefits packages to employers in an easy to use web-based format.
- **EmployerFocus** takes the guess work out of managing employee benefits for both small and medium sized businesses.



Transition to slide –Product Overview

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Product Overview</p> <p>Materials: Move this page to after the Divisional Overview portion</p>	<p>Slide # <u> 37 </u></p> 
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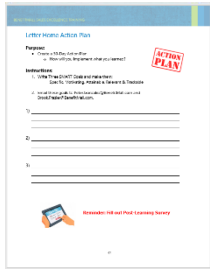

Product Overview

- Insurance & Ancillary – Access a team of Trusted Broker Advisors & diverse portfolio of insurance services and products
- Payroll Solutions – Leverage accurate, on-time solutions that fit the way you do business
- Compliance Support – Receive tax and ACA compliance assistance
- HR Solutions – Navigate the complex human resource landscape

Value-Added Services – Work seamlessly with BenefitMall's core offerings



Transition to slide – Payroll Products Overview

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Payroll Products Overview</p> <p>Materials:</p>	<p>Slide # <u> 41 </u></p> 
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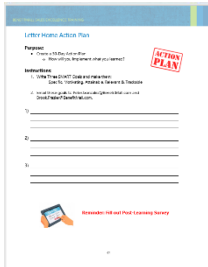

Payroll Products Overview

Let's discuss how Payroll operates and the products they provide.

Now we'll switch to Payroll products.



Transition to slide – Hire To Retire Solution

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Hire to Retire Solution</p> <p>Materials:</p>	<p>Slide # <u> 42 </u></p> 
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Hire to Retire Solution

On the payroll side, the aim is to sell a comprehensive solution – Hire to Retire – that meets the needs of employers every step of the way. Products include:

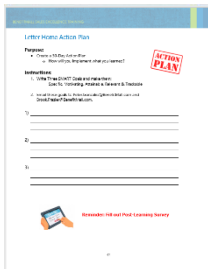
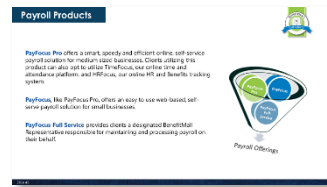
- Payroll Solutions
- allCompliance
- TimeFocus
- Benefits – that’s where you come in!
- HR Management
- 401(k)

Marketing Pitch:

“We know our clients take their business seriously. We do too. That’s why we have a team of experienced experts backing you up! Hand your payroll, HR and benefits burdens to us and we will be there for your employees every step of the way.”



Transition to slide – Payroll Products

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Payroll Products</p> <p>Materials:</p>	<p>Slide # <u> 43 </u></p> 
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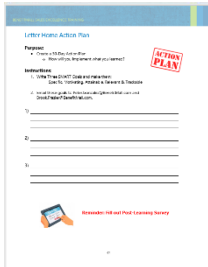
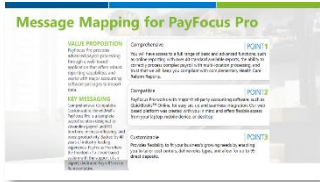


Payroll Products

- **PayFocus Pro** offers a smart, speedy and efficient online, self-service payroll solution for medium sized businesses. Clients utilizing this product can also opt to utilize TimeFocus, our online time and attendance platform, and HRFocus, our online HR and Benefits tracking system.
- **PayFocus**, like PayFocus Pro, offers an easy to use web-based, self-serve payroll solution for small businesses.
- **PayFocus Full Service** provides clients a designated BenefitMall Representative responsible for maintaining and processing payroll on their behalf.



Transition to slide – Message Mapping for Pay Focus Pro

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Message Map-PayFocus Pro</p> <p>Materials:</p>	<p>Slide # <u> 44 </u></p> 
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Message Map PayFocus Pro

The main points to remember are:

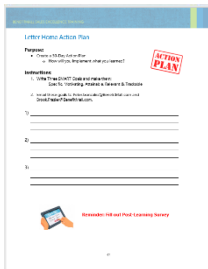
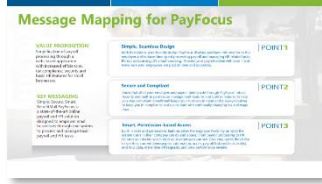
The Value Proposition: PFP provides advanced payroll processing online, that offers robust reporting and works with major accounting packages to import data.

Key messaging includes:

- **Comprehensive**
- **Compatible**
- **Customizable**



Transition to slide – Message Mapping for Pay Focus

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity: Message Map-PayFocus</p> <p>Materials:</p>	<p>Slide # <u> 45 </u></p> 
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Message Map PayFocus

The main points to remember are:

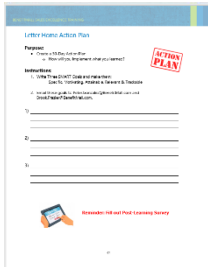

The Value Proposition: PF provides simple processing through a web based app, with increased efficiencies, tax compliance, security and basic HR features for small business.

Key messaging includes:

- **Simple, seamless design**
- **Secure and compliant**
- **Smart, permission-based access**



Transition to slide – Additional Products and Services

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Monday 11:00 AM-12:00 PM</p> <p>Activity:</p> <p>Additional Products & Services</p> <p>Materials:</p>	<p>Slide # <u> 46 </u></p> 
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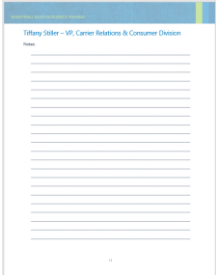

Additional Products & Services

In addition to our Payroll Services, we offer:

- 401(k) retirement solutions
- Workers' Compensation
- HR Management
- Section 125 Plans
- ACA allCompliance
- Time and Attendance
- COBRA
 - Facilitator note – Workers' Comp, Section 125, and ACA allCompliance can be sold standalone.



Transition to slide – Carrier Relations

<p>PG # __11__</p> 	<p>Start/Stop Time: Monday 11:00 AM – 12:00 PM</p> <p>Activity: Carrier Relations</p> <p>Materials: Carrier Relations Deck</p>	<p>Slide # __47__</p> 
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Carrier Relations



Carrier Relations

[Present the Carrier Relations deck.]



Switch to Carrier Relations Deck

LUNCH

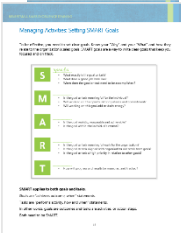



Transition to slide—Blanchard's Goal Setting

To be effective, you have to set clear goals. Know your “Why” and your “What.” Plan specifically for what you’re working towards by knowing your goals and how they relate to the sales process. If you don’t know specifically what you’re working toward, it’s much harder to focus your time and efforts. You can end up working hard and not getting the results you need or want.

Once your goals are set, you need to plan and manage your time very efficiently.

Transition: Let’s look at ways you can set specific goals that make planning your time a lot easier.

<p>PG # <u> 15 </u></p> 	<p>Start/Stop Time: Monday 12:30-1:00 PM</p> <p>Activity: Setting SMART Goals</p> <p>Materials:</p>	<p>Slide # <u> 56 </u></p> 
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Setting SMART Goals



Setting SMART Goals - Blanchard

SMART is an acronym – let's look at what it means.

SMART applies to both goals and tasks.

Goals are “achieves outcome, when” statements. **Tasks** are “performs activity, how and when” statements. In other words, goals are outcomes and tasks are activities, or action steps.

S is for **Specific**, M is **Motivating**, A is **Attainable**, R is **Relevant**, T is **Trackable**.

Although the acronym is SMART, goals are really developed by making them Specific and Trackable first; then Relevant, Attainable, and Motivating.

All SMART goal statements include the S and, ideally, the T; the R, A, and M are discussed but not written into the goal statement.

SMART goals start with the “S” in the SMART model. **The “S” addresses specifically what the goal is and when it needs to be accomplished.** The “S” is the standard. It's the scorecard.

The “S” defines what a good job looks like in terms of time (when) quality (how well), quantity (how much), cost (at what cost), and percentage of change (from what to what).

SMART goals include the “when” and at least one other metric for determining if the outcome is achieved, related to the quality, quantity, cost, or percentage of change.

The “T” in the SMART model addresses how performance will be tracked.

The “T” is the way progress is counted. The “T” answers the questions: How will we know that progress is being made? What will we point to that tells us that performance is on track?

(Continued on next page)



Setting SMART Goals - CONTINUED

The “A” in the SMART model stands for Attainable. Is the goal realistic, reasonable, and achievable?

Both leaders and team members will have their own points of view about how hard or easy a goal or task is. That’s why a discussion around the “A” in the SMART model is important.

Goals or tasks that are either too high or too low demotivate. When goals are too high, people give up. When goals are too low, people procrastinate. The degree of difficulty has to be just right—a stretch, but not too hard!

The “R” in the SMART model stands for Relevant. Is the goal important to the organization? Is it a high priority? Is it aligned with organization and work team goals? Will accomplishing it make a difference?

Who determines relevance?

The leader has responsibility for making the goal relevant. People want to do meaningful work. Purposeful or meaningful work drives employee work passion.

The “M” in the SMART model stands for motivating. Is the goal exciting? Is the goal meaningful for you? Will working on it add or drain energy? Will working on it build competence, relationships, or autonomy?

Who determines motivation?



Individual contributors determine whether they are motivated. Ideally, the motivation is intrinsic. People say, “I work on a goal because it increases my competence, relationships, or autonomy.”

ASK: Do you have any goals on your task list that you aren’t motivated to do?

Yes



Why is it important to know the quality of the person’s motivation in terms of a specific goal or task?

We want to know the quality of motivation so, if it is low, we can adjust it and ensure that the goal gets done!

Both need to be SMART. Let’s look at some examples.



Transition—SMART Goals & Tasks

PG # __16__ 	Start/Stop Time: Monday 12:30-1:00 PM Activity: SMART Goals & Tasks Materials: Flipchart-Markers	Slide # __57__ 
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SMART Goals & Tasks



SMART Goals & Tasks

[Ask one participant to read **Example 1** goal out loud.]

To win approval for the higher standards on the new building design within the next two months

- Poll the group: Is this goal specific?
Yes, it is specific.
- **Then, ask the group:** What makes this goal specific?
The outcome is approval of the higher standards. It is a quality measure. The “when” is also specific—within two months.
- Ask: Could the goal be SMARTer?
Yes, by adding a specific date and referencing a document containing the higher standards.



[Ask one participant to read **Example 2** goal out loud].

To get a sign-off on the new environmental standards by May in order to “fix” the engineering design on the new building

- Poll the group: Is this goal specific?
Yes, it is specific.
- **Then, ask the group:** What makes this goal specific?
The outcome is sign-off on the new environmental standards. It is a quality measure. The “when” is also specific—by May.
- Note that the goal could be SMARTer if the specific date in May was mentioned and there was a reference to what a “fix” meant.

SMART Goals & Tasks - CONTINUED



[Ask one participant to read **Example 3** goal out loud.]

To increase the number of positive customer comments by 30% over the next six months, from an average of 3 per employee to 3.9 per employee as measured by customer feedback

- Poll the group: Is this goal specific?

Yes, it is specific.

- **Then, ask the group:** What makes this goal specific?

The outcome is a 30% increase in positive customer comments from an average of 3 per employee to 3.9 per employee. One outcome is measured by percentage of change; the other outcome is a quantity measure.

The “when” is also specific—within the next six months.

The goal is also trackable, if a system for collecting customer feedback is in place.



{Ask one participant to read **Example 4** task out loud.}

To organize four forums over the next year to promote sharing of best practices across the company

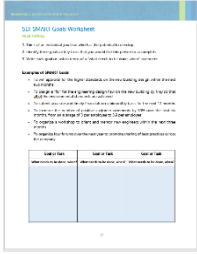

- Poll the group: Is this task specific?

Yes, it is specific.

- **Then, ask the group:** What makes this goal (or in this case, task) specific?

As it’s written, this is a SMART task statement, not a SMART goal statement. To become a SMART goal, the specificity and trackability of the outcome of “sharing of best practices” would have to be defined.

The task is to organize four forums. The task statement itself and the “when” for accomplishing the task—within one year—is pretty specific.

<p>PG # <u> 17 </u></p> 	<p>Start/Stop Time: Monday 12:30-1:00 PM</p> <p>Activity: SLII SMART Goals Worksheet</p> <p>Materials: Worksheet Exercise</p>	<p>Slide # <u> 57 </u></p> 
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Flipchart Activity – SLII Goals Worksheet

For the next exercise, you are going to write out 3 SMART goals. Think of an Agent who has the potential to develop.



Transition to slide – Marketing Resources

<p>PG # __14__</p> 	<p>Start/Stop Time: Monday 1:00 – 2:30 PM</p> <p>Activity: Marketing Resources</p> <p>Materials:</p>	<p>Slide # __58__</p> 
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Marketing Resources



Marketing Resources



Right now, we are going to get a Marketing overview for Benefit Sales.



Switch to Marketing Deck for Marketing Presentation



Transition to slide—Seismic

<p>PG # __43__</p> 	<p>Start/Stop Time: Monday 1:00 – 2:30 PM</p> <p>Activity: Seismic</p> <p>Materials:</p>	<p>Slide # __91__</p> 
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Seismic



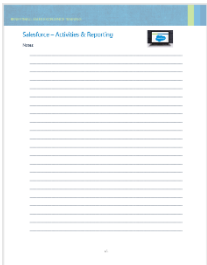

Seismic

Now you are going to hear more about Seismic.



Transition to slide – Sales & Service Model: Where You Fit In

BREAK

<p>PG # __43__</p> 	<p>Start/Stop Time: Monday 2:40 – 3:30 PM</p> <p>Activity: Sales & Service Model</p> <p>Materials:</p>	<p>Slide # __92__</p> 
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Sales & Service Model: Where You Fit In



Sale & Service Model



There has been a lot of change lately in Benefits division at BM. To help clarify what the changes mean for you, we're going to look at an overview of the new Sales & Service Model.

[[Go through Sales & Service Model deck](#)]



Transition to slide – Time Management

BREAK

<p>PG # <u>34</u></p> 	<p>Start/Stop Time: Monday 3:40 – 4:20 PM</p> <p>Activity: Time Management</p> <p>Materials:</p>	<p>Slide # <u>93</u></p> 
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Time Management



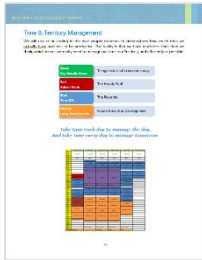

So let me ask, how effective and efficient do you think you are in managing your time?



To help you with time & territory management we will look at an approach based in the Ken Blanchard method.



Transition to slide – Annual & Quarterly Planning

<p>PG # <u> 34 </u></p> 	<p>Start/Stop Time: Monday 3:40 – 4:20 PM</p> <p>Activity: Time Mgt - Annual</p> <p>Materials: Flipchart, Calendar Handout, Markers</p>	<p>Slide # <u> 94 </u></p> 
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Flipchart - Annual & Quarterly Planning

[Handout with Calendar]


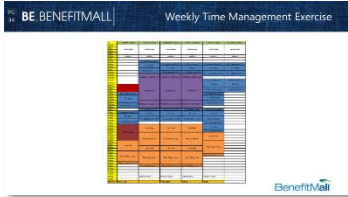
The goal of the following exercise is to help you better focus your efforts by seeing how much time we each actually have to accomplish the work and goals we set for ourselves. It is far less you think.

When you factor in holidays, weekends and other scheduled time off, it highlights the need to be as efficient and effective as possible on your productive days.

We are going to give you a method of color coding your calendar to make the best use of your time. This can also be applied to your personal goals as well.



Transition to slide – Weekly Planning

PG # __34__ 	Start/Stop Time: Monday 3:40 – 4:20 PM Activity: Time Mgt - Weekly Materials: Flipchart, Calendar Handout , Markers	Slide # __95__ 
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Flipchart - Weekly Planning

[Handout with Weekly Calendar]

The goal of this next exercise is to help you optimize effectiveness, have more success and to generate a culture of self-reliance.

The most effective SEs have defined weekly schedules for proactive behavior rather than reactive.



ASK: As SEs, what activities do you spend most of your time on each day?

- Examples could include: follow-up calls to Clients, processing orders, etc.

[Write the responses on a flipchart or white board.]

ASK: OK, how much time do you actually spend on the above-mentioned activities?

[Write the responses on a flipchart.]

Let's add up all the time and see how much time you actually spend in a week on all the activities.

Think about the New Sales and Service Model, how many of these activities will you be conducting moving forward? What activities will be removed from your plate? Where will you reallocate the time savings?

Moving forward, our goal is to shift time away from administrative activities and focus primarily on the activities that will yield you the best results.

ASK: What did you learn from this activity?



Transition to slide – Tips for Effective Execution

PG # __34__



Start/Stop Time: **Monday**
3:40 – 4:20 PM

Activity:

Tips for Effective Executions

Materials:

Slide # __95__

**Tips for Effective Execution**



Set Short & Long Term Goals.

Set Checkpoints: Annual, Quarterly, Monthly, Weekly and Daily

Tips to Keep on Track include:

- Delegate what you can to internal teams
- Partner with someone for accountability
- Use systems and checklists
- “Manage ” your Pipeline
- Create a To Do list
- Create a To Stop list

**Transition to slide – Tips for Maintaining**

<p>PG # __35__</p>  <p>Placeholder</p>	<p>Start/Stop Time: Monday 3:40 – 4:20 PM</p> <p>Activity: Tips for Maintaining</p> <p>Materials:</p>	<p>Slide # __97__</p> 
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Tips for Maintaining

Some tips for maintaining include:

- Become your own coach
- Collect, Analyze, Grow
- Keep score
- Set new goals
- Keep your pipeline full
- Take time each day to manage the day, and take time every day to manage tomorrow
- Don't get lazy in learning: Industry, self and competition



Transition to slide – AWS Kahoot Terminology

<p>PG # __35__</p> 	<p>Start/Stop Time: Monday 3:40 – 4:20 PM</p> <p>Activity: Kahoot Terminology</p> <p>Materials: Kahoot Terminology Game</p>	<p>Slide # __98__</p> 
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AWS Kahoot Terminology



Kahoot Terminology Game

Let's switch gears. Anyone want to play a game? We're going to test your current knowledge as well as build it around some of the terms you need to know for Agency Workspace and for Salesforce Lightning.

After the game we will do some training on the Agency Workspace platform.

[Launch Kahoot game]



Transition to Day 1 Debrief (4:20-4:30 PM)

That wraps up our lessons for Day 1. What's something you learned today that stuck out for you? That you were surprised to learn?

Homework: How Are You Exceptional

- Complete this hand out as we will compare what you list to your DiSC results, Knowing where you are strong, and incorporate it into a Personal Brand.



As you type up your pitch, think about these questions:

- What makes you different than others?
- How you do what you do better than anyone else?
- What are your strengths and weaknesses?

Provide them the **How Are You Exceptional** handout to be completed by Tuesday Morning.



Day 2

<p>PG # __18__</p> 	<p>Start/Stop Time: Tuesday 8:30 – 8:35 AM</p> <p>Activity: Day 2 Welcome</p> <p>Materials:</p>	<p>Slide # __99__</p> 
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Day 2 Welcome



Welcome Day 2

Welcome to Day 2 of BESET! Since success in Benefits Sales is all about the relationship, today our focus is knowing where you are strong, developing credibility, and strengthening relationships with Brokers. This includes further building out your personal brand, identifying your strengths and positioning them with agents.

You will also learn more about ASD (Account Services Division) and APS (additional products & services).

Then we will look at ways to categorize agents and identify their pain points. We'll examine agent expectations & reasons for resistance, we will identify our competition, and see how we can further build trust and loyalty.



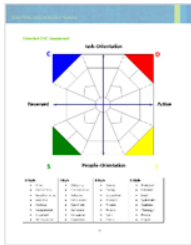
Let's start with your DISC assessments.

Knowing yourself is the beginning of all wisdom – Aristotle



Transition to slide—Developing Credibility: DISC Assessment

PG # __18__



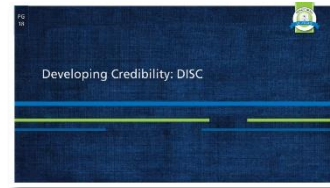
Start/Stop Time: **Tuesday**
8:35 – 10:30 AM

Activity:

DISC Assessment

Materials:

Slide # __100__



Developing Credibility - DISC Assessment

**DISC Assessment**

An important part of sales success is developing credibility, which isn't just about BenefitMall, it's also about you as a person who represents the company.

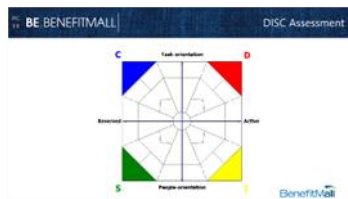
To be credible, you need to know both your strengths and areas for improvement.

You each completed a DISC assessment that Shari Guess, our Training & Development Manager, sent out to you a little while back.

Please welcome her now with the results of those assessments!





Transition to Slide 101—DISC Assessment



BREAK



Transition to slide—Agency Workspace

<p>PG # __18__</p> 	<p>Start/Stop Time: Tuesday 10:40 AM – 12:00 PM</p> <p>Activity: Agency Workspace</p> <p>Materials:</p>	<p>Slide # __102__</p> 
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Agency Workspace




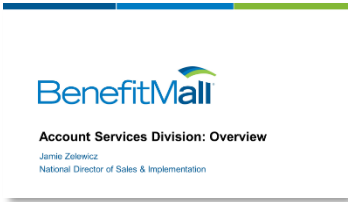
Agency Workspace – Overview, QTE, CRQS Interrelationship

And now you're going to learn more about Agency Workspace from our Benefits Product Trainer. She'll walk you through AWS as well as the Quote to Enroll and CRQS interrelationship.

LUNCH



Transition to slide - ASD Overview

<p>PG # __18__</p> 	<p>Start/Stop Time: Tuesday 12:30 – 1:15 PM</p> <p>Activity: ASD Overview</p> <p>Materials:</p>	<p>Slide # __103__</p> 
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Account Services Division Overview





ASD Overview

We're going to shift gears to learn more about our Account Services Division. You can take notes in your workbooks.



Transition to slide—APS Games

<p>PG # __18__</p> 	<p>Start/Stop Time: Tuesday 1:15 – 2:10 PM</p> <p>Activity: APS Games</p> <p>Materials: Kahoot</p>	<p>Slide # __121__</p> 
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APS Games



APS Games

ASK: Who wants to play some games?

First we'll start with a Kahoot to review your knowledge of APS products.



For the 2nd game, you will be using the stack of laminated cards and matching them to the descriptions on your game boards. Each table's game boards are different, but they all contain the same topics.

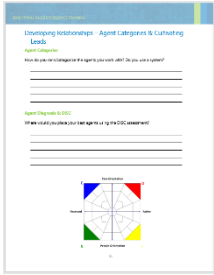

What you'll do is research each of the products in your stack of laminated game pieces and match them to the correct description on the table.

You can use Seismic & the BM website to research the topics. The first table to correctly match the products & descriptions will win a gift card.



Transition to slide—Agent Categorization Best Practices

BREAK

<p>PG # <u>_30_</u></p> 	<p>Start/Stop Time: Tuesday 2:20-3:20 PM</p> <p>Activity: Agent Categorization</p> <p>Materials: Flipchart - Markers</p>	<p>Slide # <u>_160_</u></p> 
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Agent Categorization Best Practices



Agent Categorization Best Practices

Flipcharts (4)

ASK: How many of you have a Stack/Ranking System of Brokers?

- How do we define our A, B, C & D brokers?
 - We will break into groups and I want each group to categorize their assigned broker and why you put them in this bracket.
 - We need to reach out to top performers, RVPs, and MDs to get a common thread.
 - Then it's about asking them and comparing
- Will set them up for time management or reek of time management issues
- We are the advocate, but not a broker

Agent Categorization and Pain Point Identification are vital otherwise you won't truly be successful.

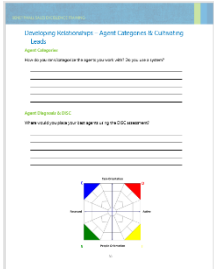

-Let's Diagnosis them

- As we diagnosis, Let's use DISC - Know your broker's strengths and weaknesses - the more they need, the more business you get from them.
 - Dominance Style?
 - Influence Style?
 - Steadiness Style?
 - Correctness/Compliance Style?

What Trend/s do we see?



Transition to slide – Hunting: Pain Point Identification

PG # _30_ 	Start/Stop Time: Tuesday 3:20-4:20 PM Activity: Hunting: Pain Point ID Materials: Flipchart - Markers	Slide # _161_ 
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Hunting: Pain Point Identification



Hunting: Pain Point Identification

Pain Points- In the same groups.

Definition of Pain: "Shorthand for the dissatisfaction the prospect has with the service he or she is currently receiving, or for the desire she or he has for a higher level of performance."

How do you find pain points? Where do you look? What problems do these agents encounter? How are they being handled currently? What does this look like? What keeps these agents up at night? What is their time management? Why are they stressed?

Agent Experience – GA, Our GA, competition, don't have access to other areas, technology, investment, monetary such as bonuses directly from Carriers

- Cali – 2 carriers tried direct bonus
 - One could not provide the support to effectively support agents
 - One still does direct bonus and now GA bonus
 - They could not provide the support level a GA needed
 - Carrier to Agent penetration went up to 50% of brokers from 30 % but clearly evident a GA presence was needed

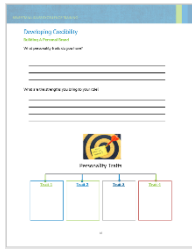
Hunting

- Identify targets
- Lead conversion strategy
- Refine & perfect messaging (with MD input)
- Activity management
- Cold calling scripts



Day 2 Debrief & Special Event

PG # __18__



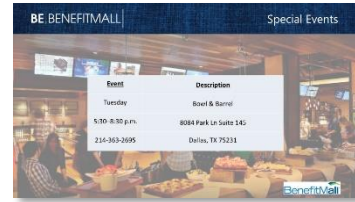
Start/Stop Time: **Tuesday**
4:20-4:30 PM

Activity:

Wrap Up & Special Event

Materials:

Slide # __162__



**Day 2 Debrief****Special Event tonight at Bowl & Barrel.**

We're looking forward to seeing everyone tonight at Bowl & Barrel!

End of Day 2



Day 3

<p>PG # __18__</p> 	<p>Start/Stop Time: Tuesday 8:30 – 8:35 AM</p> <p>Activity: Day 3 Welcome</p> <p>Materials:</p>	<p>Slide # __163__</p> 
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Day 3 Welcome



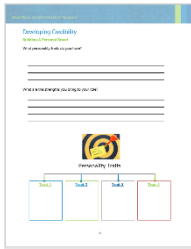
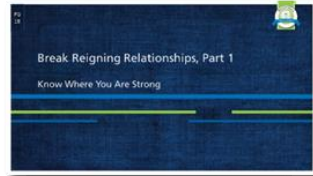
Welcome Day 3

Welcome to Day 3 of BESET!

Today we will be looking at ways to draw agents away from their current sales reps by understanding the competition, identifying where agents are currently being underserved, and by positioning yourself to fill those needs.



Transition to Slide—Breaking Reigning Relationships, Part 1

<p>PG # __18__</p> 	<p>Start/Stop Time: Wednesday 8:35-9:20 AM</p> <p>Activity: Breaking Reigning Relationships, Part 1</p> <p>Materials:</p>	<p>Slide # __164__</p> 
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Breaking Reigning Relationships, Part 1



Breaking Reigning Relationships, Part 1

In sales, there are three players which need thorough research

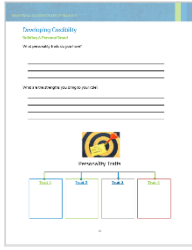

- 1) You and Your Company (what you're selling)
- 2) The prospect and internal influencers
- 3) Competition, specifically who the prospect uses

First, we will focus on You!

Let's review your "How Are You Exceptional" homework from Monday Night.



Transition to slide—Personal Brand – Know Your Strengths

<p>PG # __18__</p> 	<p>Start/Stop Time: Wednesday 8:35-9:20 AM</p> <p>Activity: Personal Brand</p> <p>Materials:</p>	<p>Slide # __165__</p> 
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Personal Brand – Know Your Strengths



Your Personal Brand



Ok, we've gone through your disc assessments, and you got some insights into your strengths and maybe some weaknesses.

It is really important to know yourself.

- What are your strengths and weaknesses?
- Why is knowing your weaknesses important?
 - o [Younger reps will tend to avoid their weakness to overcompensate to show strength]
- May I have a few volunteers share your "How Are You Exceptional" worksheet?
- Why do you think I assigned this activity?
- How would sharing these worksheets benefit you?
- What common themes did you notice?
- **Personal Elevator Pitch - Individually**
- The purpose of this activity is to individually write a personal elevator pitch. The How – Think about your DiSC assessment and use this worksheet to write a short paragraph. What – This paragraph should describe the value you, individually, provide to the agent. If spoken, this would last no more than 15 seconds.
-
- I will give you 4 minutes to write this, let me know when you have finished as we will use these in our next activity



Transition to slide—Wedge Video Intro

<p>PG # __18__</p> 	<p>Start/Stop Time: Wednesday 8:35-9:20 AM</p> <p>Activity: Wedge Intro</p> <p>Materials: Wedge Video Clip</p>	<p>Slide # __166__</p> 
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Wedge Video Intro

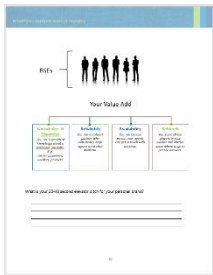
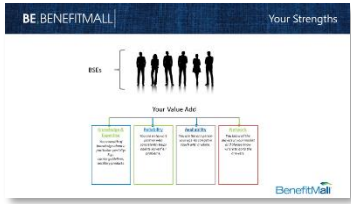
Wedge: Bust the incumbent

- Build the relationship
- Use effective positioning to wedge yourself & BM between the agent and the incumbent
- Wedge is the process of how to do that

A principle in Physics says that no two objects can occupy the same space at the same time. The whole point of the wedge concept is to displace your competitor and take their place.



Transition to slide—Your Strengths

<p>PG # <u> 20 </u></p> 	<p>Start/Stop Time: Wednesday 8:35-9:20 AM</p> <p>Activity: Your Strengths</p> <p>Materials:</p>	<p>Slide # <u> 167 </u></p> 
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Your Strengths

Going back to YOUR strengths, what specialties do you have? What makes you different from others in your office or in general?

Think about what makes you unique. What makes you stand out above others? What about YOU would make an agent want to work with you?



Transition to slide—Elevator Pitches

<p>PG # __27__</p> 	<p>Start/Stop Time: Wednesday 8:35-9:20 AM</p> <p>Activity: Elevator Pitches</p> <p>Materials: Elevator Pitch/Value</p>	<p>Slide # __168__</p> 
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Elevator Pitches



Elevator Pitches

Elevator pitches captures the attention, yet we often forget to sell ourselves in them. How can you apply what you learned from the DISC assessments to create a stronger Elevator Pitch for yourself and BenefitMall?

There are a couple steps to this exercise.

1. What is your personal brand?
2. Align with BenefitMall initiatives
3. Create a collaborative pitch

Each table is instructed as a group to create a 30-40 second “sales pitch” that combines personal branding AND hits on some of the key initiatives & products & services BenefitMall is driving and that are available to brokers. The initiatives can include what we’ve covered including payroll, APS, HR Enhanced, Healthcare Exchange, etc.

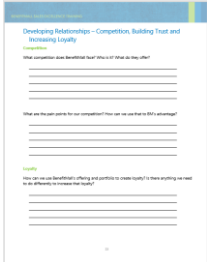



The goal is to nail down a concise, consistent and compelling message you can deliver to a broker at any time that reinforces with them why they should do business with BenefitMall or that makes them question why they don’t.

What are some of the statements you came up with?



Transition to slide – Breaking Reigning Relationships: Competitive Comparisons

<p>PG # <u> 23 </u></p> 	<p>Start/Stop Time: Wednesday 9:20 – 10:00 AM</p> <p>Activity: Break Reigning Relationships: Part 2</p> <p>Materials:</p>	<p>Slide # <u> 169 </u></p> 
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Break Reigning Relationships, Part 2: Competitive Comparisons



Break Reigning Relationships, Part 2 – Competitive Comparisons

Determine Where Agents are Being Underserved

The next part of our segment on Developing Relationships involves competition for agents, building trust in BenefitMall and GAs in general, and strategies for increasing loyalty to BM.

There are TWO problems that selling cannot solve....

- The unwillingness of the prospect to talk to you honestly about his or her business
- The competition's relationship – They can match your price and service and will be the first call a prospect makes when you leave.

"Seldom is your competitive advantage something unique. Rather it is several small things done well that makes you different." (Wedge PG)


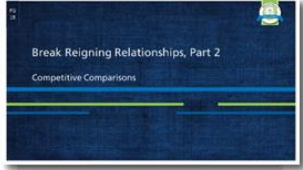
Strengths vs Weaknesses

- Your competition's Strength vs Your Strength = Wash (YOU LOSE)
- Your Competition's Strength vs Your Weakness = YOU LOSE
- Competition's Weakness vs Your Strength = Your Advantage

"Nothing is either good or bad except by comparison."

Goal is to learn where competition is weak and build on that to position BM as the better option.

[Continued on next page]

<p>PG # __23__</p> 	<p>Start/Stop Time: Wednesday 9:20 – 10:00 AM</p> <p>Activity: Break Reigning Relationships: Part 2</p> <p>Materials:</p>	<p>Slide # __169__</p> 
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Break Reigning Relationships, Part 2 – Competitive Comparisons, cont. Determine Where Agents are Being Underserved

Competitive Pain Points

- Not having certain carrier contracts – CA example Kaiser, we will quote it, underwrite and provide the solution without getting paid due to meeting agent need and competitive landscape
- How do we overcome agents use of a carrier we don't support?

Where are they strong? Where are they weak?

Where are we strong?

Where are agents being underserved?

Let's think of our pain points we listed yesterday as we complete this process.

What do you do that your competition doesn't?

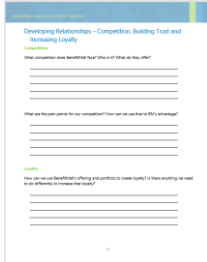
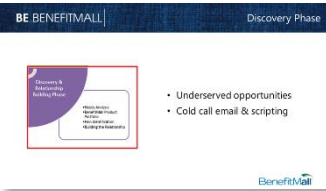
What have agents told you?

What do we offer that the competition does not?



Transition to slide—Exposure to Underserved Opportunities

BREAK

<p>PG # <u> 23 </u></p> 	<p>Start/Stop Time: Wednesday 10:10 – 11:00 AM</p> <p>Activity: Discovery Phase: Underserved Opportunities</p> <p>Materials:</p>	<p>Slide # <u> 170 </u></p> 
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Discovery Phase



Exposure to Underserved Opportunities Through Questioning

Build a collection of questions to get the Agent to see where they are being underserved by their current representation. Doing so reveals how great you & BM are without you telling them.

- **A process whereby knowing one's strength and competitor's weakness enables a questioning strategy for prospects self-discover their underserved pains from incumbents. Use this pain to reverse the dynamic to break the current relationship and test the prospect's ability to fire current representation or incumbent.**

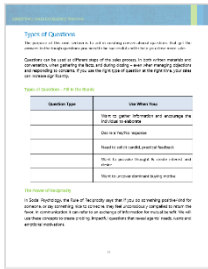

How much would that shorten the amount of time it takes for you to write new business?

Solution: Use the pain points to break up the current relationship between the Agent and the current point of contact.

Test their ability to "fire" the incumbent.



Transition to slide—Types of Questions

<p>PG # <u> 37 </u></p> 	<p>Start/Stop Time: Wednesday 10:10 – 11:00 AM</p> <p>Activity:</p> <p>Types of Questions</p> <p>Materials:</p>	<p>Slide # <u> 171 </u></p> 
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Types of Questions



Types of Questions

- We previously discussed the pain points of agents, let's look at types of questions we can use to help us shape our questions to lead agents to our products.

We are used to hearing open vs closed questions.

- The first word of a question often determines whether the question is open or closed.
- To Create Open Ended Questions, Let's list words to start the question
- What words will automatically create a closed ended question?

Now let's look at two additional types of questions:



Reciprocity and Hypothetical

- What separates reciprocity questions from Open/Close ended are the word choice inside the question itself.

Intent determines the differentiation between Hypothetical and Open/Closed ended Qs.



Transition to slide—Impactful/Probing Questions

<p>PG # <u> 38 </u></p> 	<p>Start/Stop Time: Wednesday 10:10 – 11:00 AM</p> <p>Activity: Impactful/Probing Questions</p> <p>Materials:</p>	<p>Slide # <u> 172 </u></p> 
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Impactful & Probing Questions



Impactful/Probing Questions

Here are some examples of the types of questions that help reveal deeper answers and motivations.

When you ask these types of questions it helps you guide the conversation and deftly handle objections as they come up.

For example, if you say, "In your opinion ...(include example)?" You are setting them up to answer in favor of an integrated, online product, so that in the solutions phase you are positioned to recommend Agency Workspace.





Flipchart Exercise

Let's write down some of the lines/statements you currently use to convert agents.



Transition to slide—Probing Questions for Agents

<p>PG # __38__</p> 	<p>Start/Stop Time: Wednesday 10:10 – 11:00 AM</p> <p>Activity: Impactful/Probing Questions</p> <p>Materials: Flipchart</p>	<p>Slide # __173__</p> 
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Probing Questions for Agents



Probing Questions for Agents

For this next exercise, let's come up with probing questions for agents.

"It is easier to get someone to deny that what they have is perfection than to get them to admit there is a problem."

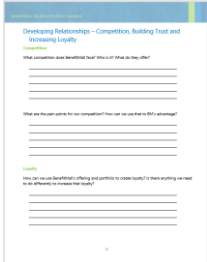

"The best idea anyone ever heard was the one they thought of themselves."

Our goal is to create a list of questions to identify any pain, determine whether a proactive service is needed, and visualize the difference between perfection and their past experience.

How do you break that reigning relationship?



Transition to slide—Cold Calling & Email Scripting

<p>PG # <u> 23 </u></p> 	<p>Start/Stop Time: Wednesday 10:10 – 11:00 AM</p> <p>Activity: Discovery Phase: Cold Calling & Email Scripting</p> <p>Materials: Whiteboard</p>	<p>Slide # <u> 171 </u></p> 
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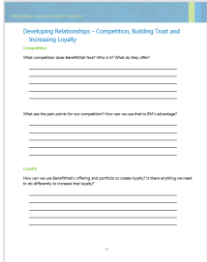
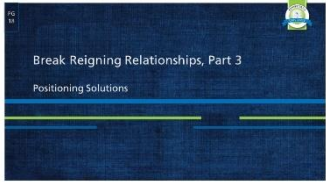
Cold Call & Email Scripting

[Activity is to have groups come up with cold calling & email scripts.]

Now that we have built out questions and a pretty clear profile of our agents and their pain points, let's break into groups and come up with some cold calling and email scripts that will work to get the attention and a call back from an agent.



Transition to slide— Positioning BM Solutions for Hunting

<p>PG # __23__</p> 	<p>Start/Stop Time: Wednesday 11:00 AM – 12:00 PM</p> <p>Activity: Break Reigning Relationships: Part 3 - Solutions</p> <p>Materials:</p>	<p>Slide # __174__</p> 
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Breaking Reigning Relationships, Part 3– Positioning BM Solutions for Hunting

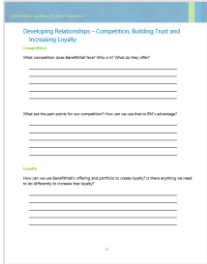

In this section, We will use the “Pain” and their ideal state to break the relationship by testing their ability to fire the current relationship. To do this we must highlight the differentiation between us and our competitors.

In other words, articulating the method to reach their idea of perfection.

Together, we will collectively data mine of position strategies and Wedge techniques to test/ Disrupt the reigning relationship. Then create value statements to emphasize our ability to meet their idea of perfection.



Transition to slide—Positioning BM Solutions

<p>PG # <u> 23 </u></p> 	<p>Start/Stop Time: Wednesday 11:00 AM – 12:00 PM</p> <p>Activity: Positioning BM Solutions</p> <p>Materials:</p>	<p>Slide # <u> 175 </u></p> 
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Positioning

How do you currently position BM to agents/brokers?

Walk me through your process.

How are your best practices?

Let's think about what we have learned.

- In what ways can we meet agent's ideal state? Their picture of perfection?

What strategies will you incorporate?

How do you test the Agent/ Carrier or Competitive GA relationship?

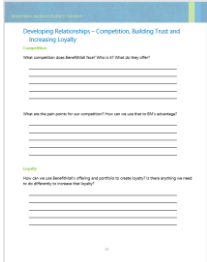
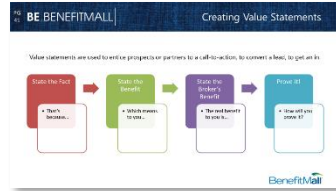
What would you say to them?

Essentially, how are you highlighting how we are better than their current solution?

Let's look at how to craft value statements to emphasis the logical and emotional reason to do busy with you.



Transition to slide—Crafting Value Statements

<p>PG # <u> 23 </u></p> 	<p>Start/Stop Time: Wednesday 11:00 AM – 12:00 PM</p> <p>Activity: Crafting Value Statements</p> <p>Materials: Value Statement Exercise</p>	<p>Slide # <u> 176 </u></p> 
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Positioning BM Solutions

In the Solutions Phase you are working to provide answers to your broker's needs as well as position BM in place of the competition. Remember that we also want to address the WHY of what we do.

Value Based-Selling & Value Statements

As we saw in the Golden Circle video previously, people are moved by and are loyal to what they believe in and what they see value in. We use value statements to convey BM's mission, and to get agents on board with our vision.

- How do you currently position BM to agents/brokers?
- What statements do you use?

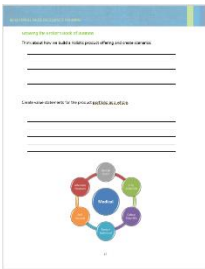

Let's look at how to craft value statements, as well as create some.

Exercise - Creating Value Statements

In this exercise, you will use the worksheet to write value statements.



Transition to slide—Benefits Product Portfolio: Holistic Offering

<p>PG # __42__</p> 	<p>Start/Stop Time: Wednesday 11:00 AM – 12:00 PM</p> <p>Activity: Creating a Holistic Product Offering</p> <p>Materials: Flipchart</p>	<p>Slide # __177__</p> 
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Creating A Holistic Product Offering



Creating A Holistic Product Offering

How do we build a holistic product offering?

What do you do now? Think about what we reviewed?



Flipchart Exercise

Let's create some scenarios.

Think about our Product Portfolio, how do we take the answers to some of our questions to generate value – not just medical, but the rest of the portfolio?

Optional - If ended by 11:30 - Move SLII Up

Pulse check on:

- Have a discussion not survey if we covered their expectations
- Did you get out of this training what you were looking for?
- What did we miss the mark on?
- What would you like to see in the next training
- What you were looking for from this training
- What would you like to see in the training for the future

(Otherwise, see pulse check conversation on page 79)



Transition to slide—Kahoot Review Game

LUNCH

<p>PG # __18__</p> 	<p>Start/Stop Time: Wednesday 1:40 – 2:00 PM</p> <p>Activity: Kahoot – Review Game</p> <p>Materials: Kahoot- Review Games</p>	<p>Slide # __179__</p> 
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Kahoot – Review Game



Now we're going to play another Kahoot game, so get your apps ready!



Transition to slide—Compliance

<p>PG# _12_</p> 	<p>Start/Stop Time: Wednesday 12:30 – 1:30 PM</p> <p>Activity: Compliance</p> <p>Materials:</p>	<p>Slide # __178__</p> 
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Compliance



Compliance

- Lay of the land
- Future of what could come
- Where to access resources

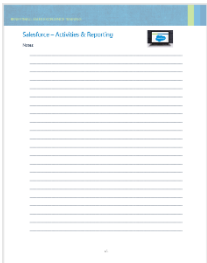
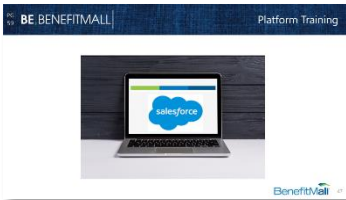


Switch to Compliance Deck



Transition to slide—Salesforce Demo

BREAK

<p>PG # __43__</p> 	<p>Start/Stop Time: Wednesday 2:00 – 4:00 PM</p> <p>Activity:</p> <p>Salesforce</p> <p>Materials:</p> <p>Salesforce Demo</p>	<p>Slide # __180__</p> 
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Salesforce – Account, Opportunities, Activities & Reports





Salesforce – Accounts, Opportunities Activities & Reports

Let's shift gears and do some Salesforce training. Specifically, you will learn about Accounts, Opportunities, Activities and Reports.

Please welcome back our Benefits Product Trainer.



Transition to slide – Kahoot Salesforce Game

<p>PG # __18__</p> 	<p>Start/Stop Time: Wednesday 4:00 – 4:20 PM</p> <p>Activity: Kahoot – Salesforce</p> <p>Materials: Kahoot Salesforce</p>	<p>Slide # __181__</p> 
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Kahoot – Salesforce Game



Let's see how much you learned from the Salesforce walk-through.





Transition to Day 3 Debrief (4:20-4:30 PM)

End of Day 3



Day 4

<p>PG # __18__</p> 	<p>Start/Stop Time: Thursday 8:30 – 8:35 AM</p> <p>Activity: Day 4 Welcome</p> <p>Materials:</p>	<p>Slide # __182__</p> 
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Day 4 Welcome



Welcome Day 4

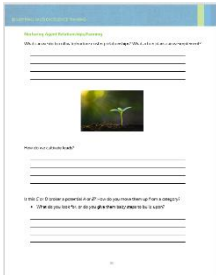

Welcome to Day 4 of BESET!



Transition to Slide 183 – Protect & Grow: Agent Categories & Cultivating Leads



Transition to slide – Protect & Grow: Cultivating Leads

<p>PG # __31__</p> 	<p>Start/Stop Time: Thursday 8:35 – 9:30 AM</p> <p>Activity: Protect & Grow</p> <p>Materials: Flipchart - Markers</p>	<p>Slide # __184__</p> 
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Protect & Grow



Cultivating Leads

What strategies could we refine to cultivate/ nurture better relationship?

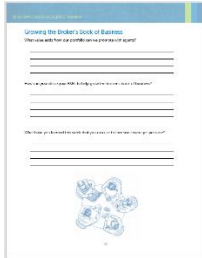

Let's drill down – What do you say to agents? What actions do you take? How do you research them? How do you make contact? Preferred method of communication? How often do you follow up? How do you stay insight vs oversight now we diagnosis agents?

What action plans can we implement to better nurture relationships?

- Weighted Lives
- Selling Brokers – Do a selling Broker Report
 - o What is your trend of selling brokers, if you are trending down, you are probably losing brokers?
 - o Easier to keep things in front of us like customers. 6x easier than attracting new
 - o We have family or something at home we have to take care, your existing agents should be treated similarly, as family.



Transition to slide – Strategic Farming

<p>PG # __32__</p> 	<p>Start/Stop Time: Thursday 9:30 – 10:20 AM</p> <p>Activity: Strategic Farming</p> <p>Materials:</p>	<p>Slide # __185__</p> 
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Strategic Farming



Strategic Farming

All successful people have a process. What is your process for making the most of the broker network you've got?



- Be mindful of the 80/20 rule – 80% of your W/L volume will come from roughly 20% of your broker deck (time & resources should be allocated individually commensurate with current or potential volume)
- What is your reason to be in front of your brokers? (Quarterly carrier & legislative updates; happy hour events; AHU, industry events, etc.)
- Describe how you call on your prospects with appropriate cadence based upon the categorization of your broker deck (A: monthly B: quarterly, etc.)

How do you make the most of it when a broker gives you a shot?

- A high-volume broker you've been calling on for 4 months *finally* gives you a shot on a small group medical case – how do you capitalize on this and ensure that broker becomes a consistent partner?
- What strategies do you use to provide white glove service?

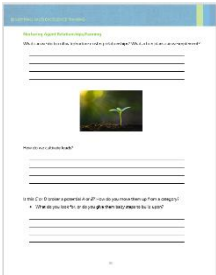

How can we help brokers grow coverages per case on their book of business?

- How are you currently tracking coverages per case on broker submissions?
- What are you doing to stay knowledgeable when it comes to the ancillary market and the ancillary products BenefitMall has to offer?
- Define the WIIFM of selling ancillary products for BenefitMall, you (the SE), the broker, the group and ultimately the employees of the group



Transition to slide— Discovery Phase: Protect & Grow

BREAK

<p>PG # __31__</p> 	<p>Start/Stop Time: Thursday 10:30-11:15 AM</p> <p>Activity: Discovery Phase – Protect & Grow</p> <p>Materials:</p>	<p>Slide # __186__</p> 
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Discovery Phase – Protect & Grow



Protect & Grow

Simple things that lead to retained brokers:

- Meeting deadlines
- Be a resource
- Respond quickly
- Be proactive

How do you make sure you keep the brokers you get?

What steps do you take to ensure you aren't focused on loss prevention at the expense of broker growth?

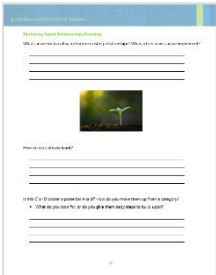

At the end of the day, sales organizations widely agree that delivering high levels of service and product success lead to account growth. Describe how you ensure a high level of service with your brokers while managing proper expectations

Can you think of a time when you had to "fire" a broker? What are some reasons why you might need to do this?

"What can I do to help you write more group business?"



Transition to slide – Positioning Growth – Proactive Solutions

<p>PG # __31__</p> 	<p>Start/Stop Time: Thursday 11:15 AM – 12:00 PM</p> <p>Activity: Positioning Growth – Proactive Solutions</p> <p>Materials:</p>	<p>Slide # __187__</p> 
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Positioning Growth – Proactive Solutions



Positioning Growth – Proactive Solutions to Balance Agents' Needs & Their Business Model

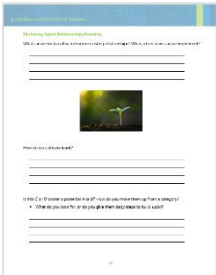

What does it look like to be a resource?

- Incentive trip information (flyer, date, location, qualifications, standings)
- Market breakdown (Fully Insured: % plans QTD, O/A avg. group size, % per carrier, avg. group size per carrier vs. Level Funded: % plans QTD, O/A avg. group size, % per carrier, avg. group size per carrier)
- Update on any recent or pending legislation relevant to broker (i.e. HRAs)
- BenefitMall referral opportunities, current promotions, etc.
- Carrier updates (recent changes or updates made by carriers BenefitMall represents)
- What are you currently doing to demonstrate expertise to brokers?
- What resources do you utilize to stay current on market and industry trends?



Transition to slide – Positioning Growth – Crafting Value Statements

LUNCH

<p>PG # __31__</p> 	<p>Start/Stop Time: Thursday 12:30 – 1:15 PM</p> <p>Activity:</p> <p>Positioning Growth – Value Statements</p> <p>Materials:</p>	<p>Slide # __188__</p> 
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Positioning Growth – Crafting Value Statements



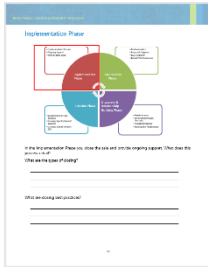

Positioning Growth – Proactive Solutions to Balance Agents' Needs & Their Business Model

Table team activity:

1. List the value of selling BM Product Portfolio
2. Identify value
3. Awareness or need for follow up training
4. Leverage what we learned over this week



Transition to slide – Implementation Phase & Gaining Commitment

<p>PG # <u> 44 </u></p> 	<p>Start/Stop Time: Thursday 1:15 – 1:45 PM</p> <p>Activity: Implementation & Gaining Commitment</p> <p>Materials:</p>	<p>Slide # <u> 189 </u></p> 
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The Implementation Phase & Gaining Commitment



Implementation Phase

How do you get the commitment?

- Gaining Commitment
 - o What does gaining the commitment look like to you?
 - Ask
 - Get
 - Follow Through
 - o Verbal Contract?
 - If you get a verbal commitment, people will likely keep their word. Typically, unless you give them a reason not to.
 - o Key Words to use with a broker
 - Partner
 - Commitment
 - o Out of States
 - We will do some out of states when agents need it. State the commitment as a one-time exception but to do this, we need your word for future local business
 - Have the hard conversation 2nd time an agent wants out of state support when they have yet to refer
 - If he has been quoting how does he not have any business going through locally?
 - Do you need to have the hard conversation again or does this agent need to be "Fired?"

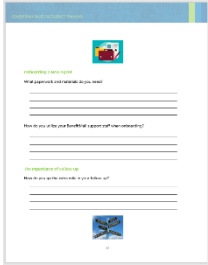



Flipchart Exercise

[Write down participant responses to bullets above.]



Transition to slide—SE/SR Relationships

<p>PG # __45__</p> 	<p>Start/Stop Time: Thursday 1:45-2:20 PM</p> <p>Activity: SE/SR Relationships</p> <p>Materials:</p>	<p>Slide # __190__</p> 
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SE/SR Relationships



What does the SE/SR relationship look like?

- 1 Strategic call per week
 - Who's doing what?
 - What's the game plan?
 - Who is targeting who?
 - What may need to come up with?



In your experience - Where does the SE job end and SR begin?

What are best practices when working with SRs?



Transition to slide—The Importance of Follow-Up & Referrals

BREAK

PG # ____ 	Start/Stop Time: Thursday 2:30-3:10 PM Activity: Follow-Up & Extracting Referrals Materials:	Slide # __191__ 
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The Importance of Follow-Up & Extracting Referrals



Importance of Follow-Up

Follow-up is critical to our relationships with agents. As mentioned in the HR presentation, our employees are expected to provide a superior level of service, and our clients will not continue with us if our service is unreliable or insufficient. They also won't increase their coverages with us, one of the corporate initiatives for the next year, if we do not provide excellent follow-up.



How can you ensure you are providing the follow-up that is expected?

Extracting Referrals – We need to be asking for them.

- Payroll, ASD, CPD
- Agent Referrals of other Brokers
 - They tend to know other brokers professionally and personally, why aren't we asking who they may know?



Transition to slide—SLII Bootcamp

<p>PG # __46__</p> 	<p>Start/Stop Time: Thursday 3:10-3:40 PM</p> <p>Activity: SLII Bootcamp</p> <p>Materials:</p>	<p>Slide # __192__</p> 
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SLII Bootcamp



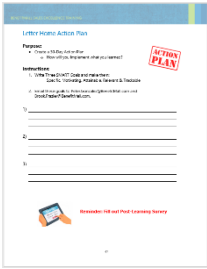

SLII Bootcamp: Self-Diagnosis & Requesting a Matching Leadership Style

SLII stands for Situational Leadership. The SLII is a program by the Ken Blanchard company that provides teams with adaptive leadership and coaching strategies to effectively provide support, coaching and motivation to team members. Your managers will be trained on the system, which is why we are including the bootcamp during BESET.

- Blanchard Video
- Use the PowerPoint Slide from SLII Team Training
- Use the Article from SLII



Transition to slide—Action Plan Upon Return

<p>PG # <u> 47 </u></p> 	<p>Start/Stop Time: Thursday 3:40-4:00 PM</p> <p>Activity: Action Plan Upon Return</p> <p>Materials:</p>	<p>Slide # <u> 193 </u></p> 
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Action Plan Upon Return



Action Plan Upon Return

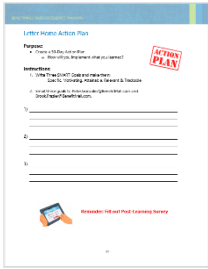

- WE covered a ton of information this week, what are three things that stood out the most?
- On Monday, how will you implement what you have learned?
- One of the biggest challenges in the process of setting an aspirational goal is the amount of realism that the goal should possess.
- It should make you feel uneasy, it should feel like OMG this is going to be impossible.
- Only if it creates that kind of inspiration will people make difficult decisions, put in energy and focus to achieve it.



1. Write out 3 SMART goals in your workbooks that you want to accomplish. Remember to make them Specific, Motivating, Attainable, Relevant and Trackable.
2. Email these goals to your manager and to me.



Transition to slide—Complete Training Survey & BESET Wrap Up

<p>PG # __47__</p> 	<p>Start/Stop Time: Thursday 3:40-4:00 PM</p> <p>Activity: Training Survey & Pulse Check Discussion</p> <p>Materials:</p>	<p>Slide # __194__</p> 
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BESET Wrap-Up



Complete Your Survey

- Please be sure to complete your training survey.
- We rely on your feedback to continually improve the training we provide, so be honest and don't forget to do it.

Pulse Check on:

- Have a discussion if we covered their expectations
- Did you get out of this training what you were looking for?
- What did we miss the mark on?
- What would you like to see in the next training?
- What you were looking for from this training?
- What would you like to see in the training for the future?



Transition to Slide 195—Wrap Up (Thank You)



Conclusion – Thank You

Thank you, again, for your participation this week. Please reach out with any questions you have, and we hope you all have a safe trip back to your homes.

End of Training