

Getting to HR:

(Answers the Phone): “Hi, I'm trying to reach the person who would handle the employee benefits Or HR Please”

(“What is this regarding”): “The Company’s Employee Benefits”

Pitch:

“Hi _____, my name is (*Your Name*) with Colonial Life. I wanted to stop by and introduce myself and discuss our Voluntary employee benefit program that Colonial Life has to offer. I've got (day of week) available, how's (Time)?”

Rebuttals:

I’m not Sure/Tell me More:

“Well, I'm not sure how familiar you are with Colonial Life, we are one of the country's leading voluntary benefits provider. Our programs are designed to help address some of your biggest challenges related to benefits and are at NO COST to your company. We offer quality, affordable employee benefits in light of the rising healthcare costs. We help attract and retain top employees for your business and we help your employees understand and appreciate their benefits.

Colonial also offers what we call Free Value added Benefits and how it works is, as long as the company will make Colonial available to the employees, everyone has access to the free benefits whether they purchase any insurance plans through Colonial or not.

So...

- All staff employees will get access to MD Live, a 24-7 telemedicine service with board certified doctors at NO COST to you or your employees
- All staff employees will receive the free discount card program for prescriptions, eyewear, retail stores and much more..
- They also get the lowest discounted gap plans and access to health screenings which means the employee will receive money back each year on the plans they do purchase such as dental, vision, hospitalization, etc.

And with our Life Insurance plans, they are offered on a guarantee acceptance basis, meaning there is no medical exam or physical required.

Qualifiers: *(Once they have agreed to the appointment, Ask these questions)*

“I have your company name as...”

“And, I have your address as...”

“And, what is your title there?”

“And, your name is...” *(Make sure to get First AND Last names)*

“And YOU do make the decisions regarding employee benefits, correct?” *(This needs to be a “yes”)*

“And, how many employees do you have?” *(Must be at least 3, but to qualify for MD Live they must have 10 min)*

“Who is your carrier now for voluntary benefits?” *If a competitor, explain that we will offer comparisons for each of their existing plans, but under NO circumstance will we replace coverage if they have a pre-existing condition.*

Closing Statement:

“Alright, I have you down for a meeting with *(Advisor’s Name)* on *(day of week)*, *(month and day)* at *(time)*. Thank you. Have a great rest of your day!”

Overall Notes for You:

Company Renewals:

- If you encounter a contact that mentions that they have recently renewed or are getting ready to renew, please be aware when talking to them that this is not a problem.
- WE can still meet with them to show them what we can offer them.
- **Decision Maker:**
 - The appointment you set must be with the person who makes the decisions regarding employee benefits. If the person you are speaking with is NOT that person, you need to pause setting the appointment. Ask the person you are talking to who WOULD be in charge of these decisions (make a note of their name) and see if they will transfer you. If they transfer you, pitch the “right” person, and close the appointment. If they don’t transfer you, make a note of the correct contacts name and either: a) call the main number again and ask for the right person and go through your pitch or : b) set yourself a callback for another time to call and pitch the right person.