

B2B-GROUP PRESENTATION

Ok, I promised Bill I'd be done in 2 ½ to 3 hours, so I should have everyone out of here before lunch. If anyone wants to use the restroom before we get going...

(Smile & wait for the uproarious laughter to subside-OR CRACK A JOKE TO START/BREAK ICE)

This will just take a minute...I'm here to introduce a new voluntary benefit...

-My name... I'm with...We specialize in supplemental insurance plans, and the simple version is that while health insurance pays doctor and hospital bills, we do a program that pays cash directly to the individual in the event of a medical emergency. Basically, our plans help a family or an individual stay on top of their bills and stay afloat financially, when they're going through something health wise.

-We talk to people about some unpleasant topics like critical illnesses and bad accidents- the types of situations that can have a significant impact on a person's finances. EVERYBODY I talk to has known someone that has been through stuff like cancer, heart, bad accidents, etc. I'm sure you all have seen things like this or maybe even been involved in one...

-Third party stories... We've all seen flyers for fundraiser and benefits for families, most of us have attended those types of events, while that family is fighting with critical illness or an serious accident. And don't take this as a stupid question, but why do have these types of events? (Let them answer) Exactly. People need help. If health insurance and disability were enough, people wouldn't have these benefits and fundraisers. Does that make sense? (READ 2-3 CLAIMS...cancer, accident, etc) That's what our plans are for.

-We pay money directly to you, to use however you need. Your health insurance will pay the doctor and hospital bills, we pay cash directly to your family. The benefits are always paid in addition to any other insurance you own so your family can pay your mortgage, buy groceries, cover deductible and copays or you can get to the best treatment. And our plans offer 24/7 coverage for either you or your entire family, that means whether you are at home or working these benefits are paid directly to you.

-Premiums vary depending on age, type of policy, and level of coverage, but are a fraction of what health coverage costs. Most of my clients spend more on their cable or cellphone bill and the premiums do not increase with age or because of claims. Plans are transferable, meaning if you switch jobs, retire, move; your plan sticks with you.

-ROP The last thing I'll mention before I let you get on with your day is the return of premium...Explain ROP...So basically, a lot of our clients look at our plans as being "win-win". If you need it, its there, and it provides a back up plan that most people don't have. If you don't need it...(while passing out surveys and pens)...

The purpose of me being here today was just to introduce myself and what this is all about. We work a ton of the businesses here in town and we wanted to make our plans available to you. If everyone could grab that sheet and take a second to fill it out, our plans may be for you and they may not. By filling this out, it doesn't mean "I want to buy this, all this means is, I have some questions and to take a look at the options that are available. From this point it just takes a few minutes to explain the details and specifics on the polices. I typically just catch up with people individually around their schedules to answer questions and explain the details. Our plans don't make sense for everyone, but I tell people that unless they're situated to go a year or more without an income and pay the medical bills at the same time, it usually makes sense to at least get the options and go from there... (COLLECT SURVEYS RIGHT AWAY).