

Stevens & Associates
Insurance Agency, Inc.

Implementing an HR Resource Program Script

HELLO: This is _____ With Stevens & Associates. May I please speak with the HR Manager or Benefit Manager? (Transfer) Hi, this is _____ I'm reaching out to you regarding our FREE Retiree Resource Program. Whom am I speaking to? (Write it down or type in your spreadsheet). Do you offer retiree health benefits?

(Usually No) Excellent, this program is perfect for you! What we do is provide FREE tools and resources to assist your HR team and help shield your company from the liability of answering those tough Medicare related questions.

We provide FREE packets filled with valuable information including our Retiree Roadmap, LIS help and of course access to our concierge service. There are no administration fees or worries and best of all we take care of everything!

There is never an obligation to you or your employees and when you give the exit interview, it sounds like this: "Unfortunately we do not offer Retiree Health Benefits however, we have done the next best thing. We have partnered with Stevens & Associates to provide you concierge service and benefit selection. There is no fee for their services and they will take care of everything for you in regards to your future health plan. You are not obligated to use their services and you will never pay more than going direct if you choose one of their plans".

How does that sound? (They often want to know what the "catch" is). The way we can provide FREE resources and tools such as these, is because we offer such a high level of service, even if a client does not choose to work with us, they do choose to send us referrals. If they do opt to go with one of our plans the insurance company pays us. We often will get many referrals based on one presentation. This is how we stay in business.

I also wanted to let you know that we can assist with employees leaving the business for any reason and are under 65. We can provide additional options to COBRA saving the company and the employee money and time. Should I send you over a sample packet or your first FREE order of retiree kits?

If Yes: Get the physical address, email and who you should put the attention to. Also get quantity. Three is usually a good starting number.

If No: Send link to our employer landing page at www.sbhealthins.com and click the employer tools button. There they can see visuals and sign up for the FREE webinar.

Get their name and email to send over the link. Follow up in a week. Then offer a FREE lunch and learn, or visit the office in person if possible.

Below is more info on our HR Resource Program

Our company has specialized in retiree health insurance for over 30 years. We act as a resource to small and large employers to help retirees. We provide personal one-on-one service for each retiree which further insures a positive benefit for the employer and the retiree. We help companies develop positive solutions for retiree benefits, at no cost to employer and no obligation for the retiree. We represent more than 50+ Medicare supplement, ACA Medicare advantages, and Medicare Part D plans.

WHAT WE PROVIDE

- A Resource for employers who are unable to provide health insurance benefits for their retirees. These options are provided at no cost to the employer.
- Solutions for employers that do provide health insurance benefits. This can reduce that current cost, while maintaining comprehensive benefits and providing VIP concierge Customer Service.
- Cost containment ideas that will make comprehensive retiree benefits affordable now and sustainable for the future. Good for employer and good for the retiree.
- A retiree information packet for employers to distribute to retiring/existing employees. (This packet contains valuable information regarding Medicare, social security, Low income subsidy requirements, as well as a guide to the retirement process. (including costs and guarantee eligible time periods)
- We highlight your company for doing what you can to assist the retirees in the transition from group health. Any use of our services is completely optional. We help employers in hiring future quality employees, in a competitive market place.
- There are generally better options available for retiree health insurance than what is proposed by most employee health insurance brokers. While those brokers are great with employee health benefits, they do not specialize in retiree benefits. There for many times companies make decisions based on incomplete, inaccurate or unknown information.
- We can help find positive solutions that will be beneficial for your company and your retirees. Please call our office for an informational meeting to allow us the opportunity to show you how we can improve your current program or how you can help your retirees without incurring any increased costs or obligations. This will only take a few minutes of time, but may save countless dollars now and in the future.

