

Section 17

***Marketing PAI
and
Off-the-Job PAI***

New Accounts

When approaching a new company, try to contact the employer, owner, or president of the company first. You can never go wrong by starting at the top with decision-makers. They are busy, but they will see you if you offer something valuable and they know that you will not waste their time. Their power and authority can overcome any obstacles that arise in their business.

The employer, owner, or president of the company usually understands the importance of offering benefit plans and can facilitate the enrollment process. But if this person will not see you, no harm has been done. You simply refocus your energy toward the benefits specialist or human resource person.

The benefits specialist or HR person is certainly involved in this type of decision-making process. They often have extensive knowledge of payroll-deducted insurance and may be the person responsible for implementing our Personal Accident Indemnity plan.

First Buying Decision

Sell yourself. Ask the right questions. Agree on need. Restate need.

Develop rapport. Begin by asking open-ended questions about the business's operations. While asking questions, listen carefully and take notes. Do not give an employer an employee presentation. Forget the pitch.

- What does the business do?
- How is business?
- How many employees do you have?
- What types of employee benefits do you offer your employees now?
- What's the employee participation level in your plan?
- Do your employees share in the costs of their benefits package; if so, what portion do they pay?
- Do you deduct your employees' portion of the premiums before or after tax?
- What would you like to improve about your current benefits package?
- Who are your current providers, and are you satisfied with their service?

If the employer is not familiar with the current benefit structure, ask if the benefits manager or other responsible party is available. If not, reschedule the appointment to include all parties involved in the benefit decision-making process.

Employers respect logic. Adding new benefits or increasing current benefit levels builds employee morale and enhances employer-employee relations.

- If the employer owns a small business and competition for good employees is high, explain that employee benefits are a great recruiting tool.
- Explain that with today's rising **deductibles** and **copayments** and high **managed care** expenses, it is important for employees to have coverage that can help offset unexpected expenses.
- Say, "As I understand it, you have a concern about ... Is that correct?"

Second Buying Decision **Sell the Company**

- Make sure the employer understands how Aflac's voluntary benefits work and that the company doesn't pay a portion of the premium (our policies are 100 percent employee paid). In other words, there is no direct cost to the employer.
- Point out that Aflac's voluntary benefits enhance the employee benefit plan, thereby improving employee retention.
- Provide facts about Aflac. For example: A Fortune 500 company with assets exceeding \$59 billion. Aflac is rated A+ (Superior) by A.M. Best (June 2005). Aflac is the number one provider of guaranteed-renewable insurance (*National Underwriter*, July 2004).
- Refer to similar payroll accounts in the area to which the employer may relate.

Third Buying Decision **Sell the Product**

- We have a plan specifically designed for companies like yours.
- That's why Aflac designed our personal accident plans—to meet the needs of companies just like yours.

Fourth Buying Decision **The Cost (in Time and Money)**

- Summarize the benefits and quote the cost in time and dollars.
- **Group presentation or individual presentation?** During your presentation to the employer, it is important to confirm with the employer whether he/she prefers that you make a group presentation or individual presentations. The employer may leave the decision to you.

Fifth Buying Decision **The Time to Buy – Close the Sale!**

- (Mr./Mrs. Employer), if three or more of your employees want to enroll in our Personal Accident Indemnity plan and wish to have their premiums payroll deducted, you will payroll deduct the premiums for them, won't you?
- (Mr./Mrs Employer), Aflac's Personal Accident Indemnity plans will significantly improve your employees' perception of your company's current benefits program. How do you see that helping you out? Would you like to go ahead?

Note: Aflac's Business Survey sheet may be downloaded from your Associate Services Web site.



Business Survey

I. (Commitment Objective)

Date: _____ Commitment Objective: _____
Existing AFLAC Account: Yes No Group # _____
Company: _____
Address: _____
Address: _____
City: _____ State: _____ ZIP: _____
Phone (____) _____ - _____ Fax (____) _____ - _____
Industry Code: _____
Contact Person: _____ Title: _____
E-mail Address: _____

II. (Company)

- What does your company do? _____
- How long have you been in business? _____
- How many locations does your company have? _____
- Are there any related companies? _____
- How many employees? _____ Full-time _____ Part-time _____
- How has your business changed in the past five years? _____
- _____
- What's challenging in regard to offering benefits? _____
- _____

(Personal)

- How long have you worked for this company? _____
 - Did you start the company yourself? _____
- What are your personal objectives for the company? _____
- _____
- What obstacles do you see in reaching those objectives? _____
- _____

III. (Current Benefits)

- Tell me about your current benefits plan.
 - Section 125 (Flex) Renewal date: _____ Administrative cost? _____
- What type of plan? Eligibility _____
 - POP DDC URM Credit Core
- What benefits do you offer?
 - Major Medical Employee costs? _____
 - Copays _____ Deductible _____
 - How many employees participate in family coverage? _____
 - Average employee wage? _____ / _____ per hour/week
 - HMO PPO POS
 - Group Life (Max. \$ _____) AD&D (Max. \$ _____)
- What Supplemental/Voluntary Benefits?
 - Cancer Accident Individual STD Intensive Care
 - Dental Vision Legal HIP
 - Voluntary Life Long-Term Care Critical illness
 - Group Term Life? ____ Yes ____ No Coverage amount \$ _____
- Group Med. Supp.
 - Group STD Elimination Period _____ Benefit Period _____ Dollar Max. _____
 - Group LTD Elimination Period _____ Benefit Period _____ Dollar Max. _____
 - Other _____
- Workers' Compensation? ____ Yes ____ No Claims? ____ Yes ____ No
Rate Increases? ____ Yes ____ No Employee absenteeism ____ Yes ____ No
- What retirement (pension) plans do you offer?
 - 401(k) Defined Benefit IRAs Defined Contribution
 - Annuities Other _____

EMPLOYER ISSUES

- How good is your company in attracting/retaining employees? _____
- How are health care trends impacting your business? _____

EMPLOYEE ISSUES

- How do employees perceive their benefits? _____
- How do you communicate the value of your company's benefits package with your employees? _____

YOUR POSITION

- Who are your current benefits providers? _____
- How satisfied are you with their service? _____
- What services could be improved? _____

TIME FRAME

- What is your health insurance plan year? _____
- (If non-Flex) If you could begin saving your company tax dollars on a monthly basis, when would you like to start? _____

BUYING INFLUENCE

- Who, besides you, decides on health care? _____
- How do you go about making decisions? _____

IV. (Needs Uncovered)

1. _____
2. _____
3. _____
4. _____