

Increase Revenue with Worksite Long-Term Care Insurance

Advanced Resources Marketing [ARM] is a full service Long-Term Care Insurance [LTCi] enrollment firm. Focusing exclusively on LTCi, hybrid, and Life w/LTCi, and being experts in the rollout of worksite programs, ARM's administrative staff and enrollers will make the enrollment as easy on the employer client as possible while maximizing enrollment results to increase revenue.

It's as simple as this - you have the case, ARM does the work, and you participate in the revenue. ARM will show brokers how to add an additional revenue stream from their existing client base that cannot be removed by a Broker of Record letter and properly structure an employer group case that will increase revenue over time.

The "ideal" employer client is one with a distinct executive class and can vary in industry. Law and architecture firms, doctor groups, CPA organizations are great candidates, but even industries such as manufacturing or tree trimming could be a good fit if they have that distinct executive class or a willingness to fund LTCi for employees.

What follows is a step by step overview of the anatomy of a successful worksite case. ARM will be with you every step of the way.

1. Introduce the Broker to Multi-Life LTCi
2. In conjunction with the Broker, approach the subject of an LTCi Program with the employer client
3. Obtain a census to determine participation requirements and evaluate demographics
4. After an analysis of the census, develop a funded program design. Using title and/or tenure, carve out and quote a plan for the top employees. The carve out is designed to satisfy participation requirements, and all employees who qualify, even those applying on a voluntary basis, can apply under a Simplified Issue underwriting screen
5. Enrollment Planning & Roll Out
 - Pre-Communication: A letter and/or email from the President/CEO
 - Educating employees during seminars held in the worksite is most efficient and impactful
 - Enrollment Meetings: Employees can choose to meet with the LTCi Specialist in person at the worksite or online & over the phone, via webinar. All scheduled with an online tool.
6. Billing & Payroll Deduction: ARM will support HR during the set-up of payroll deductions and subsequent billing processes, including assistance with deductions for funded employees that purchase additional coverage
7. Develop a plan with HR for new hires on a going forward basis, adding to the total premium over the life of the Program
8. Appointment / Commission Payment
 - Appointment with a LTCi carrier requires state specific training, and if held by broker commission payment can be paid directly by the carrier. If unable to be appointed, ARM can pay commission
 - In cases where ARM enrolls, the commission will be split. That split will be agreed upon before enrollment begins