

Team Training - March 23

[VIEW RECORDING - 35 mins \(No highlights\)](#)

[Overview of Capstone Advantage, Kingston Advantage, and Century Premier plans @ 0:00](#)

Andrew provided an overview of the three main plan options - Capstone Advantage, Kingston Advantage, and Century Premier. He highlighted that the plans have very similar features and requirements, making them interchangeable. The key differences are around the insurance structure (level-funded vs. fully insured) and the tax savings for the employer.

[Capstone Advantage plan details @ 2:13](#)

Andrew reviewed the specifics of the Capstone Advantage plan, including the minimum 10 enrolled employees, accident indemnity coverage, no requirement for employer-sponsored health insurance, and the tax savings structure. He also covered the enrollment process, implementation paperwork, and effective date.

[Kingston Advantage plan details @ 8:17](#)

Andrew covered the details of the Kingston Advantage plan, noting it is very similar to Capstone Advantage. The key difference is that Kingston Advantage has a higher tax savings for employers not paying into Social Security and Medicare.

[Century Premier plan details @ 15:11](#)

Andrew explained that Century Premier is a fully insured accident plan, as opposed to the level-funded structure of Capstone and Kingston. This provides additional regulatory approval and oversight, which can help address any concerns from the client's legal or accounting team.

[Enrollment and implementation process @ 17:04](#)

Andrew walked through the overall enrollment and implementation process, including submitting the sold case notification, collecting required paperwork, and coordinating with the TPA. He emphasized the importance of communicating with the sales team about any cases entered into the producer portal.

[Recommended and discouraged industries @ 31:33](#)

In response to a question, Andrew provided guidance on industries that are good targets (construction, dental, HVAC) versus those that should be avoided (restaurants, hospitality, nursing homes) due to higher turnover and administrative challenges.

Licensing requirements @ 33:54

Andrew clarified that while licensing is required to sell the plans, it is not necessary to obtain the license upfront before presenting the plans to a client. The license can be acquired after securing a commitment from the client.