

Weekly Team Training - July 14

[Accident plan overview @ 15:18](#)

Andrew provided an overview of the new accident plan that will replace the previous hospital indemnity plan. The accident plan has over 100 covered services, compared to the 5 covered under the hospital indemnity plan. Key details include:

- The accident plan only covers the employee, not family members
- There are incurral periods for when certain benefits must be used (e.g. chiropractic visits within 90 days of accident)
- The plan has 6 coverage levels with benefits tied to each level
- If an accident causes multiple injuries, the plan will pay 2x the highest benefit amount rather than adding up all the individual benefits

[Claim submission and verification @ 23:02](#)

Andrew discussed the process for submitting and verifying accident claims:

- Claim forms will initially be paper-based but will transition to digital submission through the Wellution app around January 1
- Claims must be for accidents that occur during the employee's coverage period
- The underwriters will verify the accident details to determine the appropriate benefit payout
- Agents should avoid guaranteeing specific claim amounts and instead advise employees to submit the claim for review

[Increased utilization and claims @ 28:20](#)

Al and Andrew explained that the accident plan is expected to generate significantly more claims than the previous hospital indemnity plan, which had limited benefits. This increase in utilization is important to maintain the plan's compliance with minimum loss ratio requirements. They noted that some competitors may struggle with this and have their plans shut down.

[Coordinating with other coverage @ 41:53](#)

The group discussed how the accident plan coordinates with other coverage the employee may have, such as workers' compensation. The accident plan benefits are paid in addition to any other coverage, as long as the incident is deemed an accident.

Training and next steps @ 55:11

The group discussed potential training topics for the Monday and Tuesday calls, including a deeper dive into the claims process and a walkthrough of the full prospecting-to-implementation-workflow. Andrew also reminded the team about an upcoming LinkedIn marketing training session.

Prospecting and follow-up @ 1:01:47

Al emphasized the importance of persistent follow-up when prospecting new clients. He cited an example where Andrew made over 30 contacts over 8 months to close a deal, noting that most salespeople give up after 1-3 attempts. The group agreed that consistent follow-up is crucial to success.