

# Team Training - November 10

## [Capstone Producer Portal Access @ 0:38](#)

Andrew discussed an email that went out last week regarding producer packets. If the paperwork has not been submitted, producer access to the Capstone producer portal has been turned off until the paperwork is processed.

## [Kingston Advantage Overview @ 1:56](#)

Andrew provided an overview of the Kingston Advantage program, highlighting that it is very similar to the Capstone Advantage program but with no admin fee. The key differences are:

- \$1,200 per employee per year in annual tax savings for the employer, instead of \$720
- No admin fee for the employer, resulting in a slightly higher deduction for employees but no cost to the employer

## [Program Benefits @ 3:58](#)

Andrew reviewed the key benefits of the Kingston Advantage program, including telehealth, prescriptions, life guides, labs, biometrics, health risk assessments, weight management, pet care, frontline identity, and legal services. He noted these benefits are the same across all the Horizon product series.

## [Paycheck Impact and Tax Savings @ 4:30](#)

Andrew walked through an example paycheck illustration, explaining how the deduction and claim payment work to provide a slight bump in take-home pay for employees while generating significant tax savings for the employer.

## [Opportunity and Business Building @ 32:26](#)

Al discussed the business opportunity with the Capstone/Kingston programs, highlighting the \$20 PEPM commission for producers and the ability to build residual income through recruiting other producers. He emphasized the strong support from GP and the potential benefits as the ACA landscape evolves.

## [Next Steps and Upcoming Schedule @ 42:38](#)

Andrew provided an update on the implementation process with the new TPA, Baybridge, and noted the next meeting will be the following Monday, with the week of Thanksgiving off.