NLS BI-WEEKLY TEAM TRAINING

Meeting Summary | July 27, 2026

PURPOSE	**Equip the team with clear, effective answers to common client objections and improve employee participation.**

Key Takeaways

- **Use the rider analogy:** Explain that the Health Maintenance Benefit is a separate rider with its own qualification rules, distinct from the accident plan.
- **Clarify the $300/month amount:** It is the employee actuarial premium cost funded by tax savings - not a new employer fee.
- **Drive participation above 90%:** Direct producer support through Zoom calls and question handling can raise participation beyond the typical 70-85% baseline.
- **Match the plan to FICA status:** Full-FICA groups use Capstone/Century Premier; partial or non-FICA groups use Kingston Advantage, which has no employer fee.

Common Objections and Recommended Responses

Client Question	Recommended Response	Supporting Detail
How is the claim payment substantiated without a doctor visit?	Use the rider analogy. The HMB rider has separate qualification rules from the accident policy.	Preventive education through approved newsletters satisfies the rider requirement; the accident plan still requires a manual claim.
What are the service charges / $300 monthly fee?	Clarify that it is the employee premium cost, not an employer service fee.	Tax savings fund the premium. The system shows the claim payment first and then pulls the premium.
Does this qualify under Section 125?	Confirm qualification and offer a written plan document.	Valid pre-tax health insurance deductions fall under Section 125. NLS can provide the plan document at no cost.
Is this like Aflac?	Only in the broad sense that both are voluntary benefits.	Here, employees fund premiums from tax savings and can see higher take-home pay, while employers save payroll taxes.

Employee Education and Participation

Standard campaign: 6 emails and 3 text messages directing employees to a landing page with videos and benefit information.

Typical participation: Approximately 70-85% without producer involvement.

Best practice: Personally assist with employee education, host Zoom sessions, and answer questions to target participation of 90% or higher.

Program Selection by FICA Status

Group Type	Recommended Program	Reason
Full FICA contributors	Capstone Advantage / Century Premier	Appropriate for groups generating the full payroll-tax savings structure.
Partial or non-FICA contributors	Kingston Advantage	No employer fee, which fits groups with lower payroll-tax savings.

Action Items

- **Andrew:** Resolve portal access issues for Roy and Al.
- **Andrew:** Send the employee landing page link to Mike Bucci.
- **All team members:** Send topic suggestions for future trainings to Andrew.
- **Team:** Attend the next meeting on August 24, 2026.

Source meeting: NLS Bi-Weekly Team Training - Fathom recording