

# Team Training - February 09

## [SERFF filings for Century Premier @ 0:16](#)

Andrew explains that Century Premier is a fully insured program registered with state Departments of Insurance (DOIs) through SERFF filings. This provides legal proof of the program's legitimacy and protections, which can help address any client concerns about the legality or claim payouts.

## [Comparing program options @ 7:48](#)

Andrew discusses the differences between the Capstone Advantage, Kingston Advantage, and Century Premier programs. Capstone Advantage includes the Client Protection Coverage (CPC) at no additional cost, while Kingston Advantage and Century Premier require an \$8.95 per employee fee for the CPC. Century Premier is fully insured, providing the most legal protections but with slightly lower tax savings.

## [Health Maintenance Benefit Rider @ 10:24](#)

The health maintenance benefit rider on the accident plans covers preventative care and routine exams, eliminating the need for specific CPT codes. This simplifies the claims process and ensures the plans meet DOI loss ratio requirements.

## [Recap and next steps @ 32:12](#)

Andrew wraps up the meeting, encouraging the team to review the recorded training sessions on Wellness HQ 247 and reach out with any additional questions or topics they'd like covered in future meetings.