Weekly Team Training - November 17

Capstone Select program overview @ 2:13

Andrew provided an overview of the Capstone Select program, which is a CIMRP (Captive Insurance Medical Reimbursement Plan) that works well for smaller groups under 50 employees. Key details covered include the requirement for the employer to already offer major medical or MEK equivalent coverage, the one-for-one reimbursement structure, the $80 post-tax employee fee, and the ability for brokers to sell additional ancillary products using the benefit reserve.

Employer and employee savings with Capstone Select @ 7:21

Andrew reviewed example calculations showing the employer can save around $463 per employee per year with Capstone Select, with single employees saving $734 and married employees saving $1,000 annually. The program has a different payroll process where employees qualify once per month rather than per pay period.

Comparison of Capstone programs @ 10:54

Andrew compared the Capstone Select program to the Capstone Advantage and Kingston Advantage programs, noting that Kingston Advantage offers the highest employer savings at around $1,200 per employee per year. He also mentioned the upcoming Century Premier program, which is a fully insured version of Capstone Advantage.

Meeting schedule changes @ 16:39

Andrew announced that the team will not be hosting any Monday meetings for the next two weeks due to the Thanksgiving holiday, with the next meeting scheduled for December 8th. He encouraged the group to use this time to connect with prospects and get them ready to implement programs starting in January.

Importance of mindset and consistency @ 22:31

Al Cardi discussed the importance of maintaining a positive mindset and being consistent in one's sales and business development efforts. He shared personal strategies like reading 10 pages of a motivational book each day, listening to inspiring content, and making consistent calls. Al emphasized that this mindset work is crucial for long-term success.