

Team Training 3.2 - March 02

[Health Maintenance Rider Claim Example @ 0:22](#)

Andrew reviewed a sample EOB (Explanation of Benefits) for a health maintenance rider claim, which is essentially an invoice for a paid claim. He explained the key details on the form, including the claim number, payment method, date of service, benefit code, provider, procedure, billed amount, allowed amount, and total payable.

[Preventative Care Coverage Requirements @ 4:14](#)

Andrew discussed the Affordable Care Act's requirements for preventative health services to be covered at 100% by in-network providers, including services recommended by the Preventative Services Task Force, CDC immunization guidelines, and women's/children's preventative guidelines. He noted that since the Capstone Advantage program is entirely employee-funded, these preventative services must be covered.

[Capstone Advantage Sales Process @ 7:04](#)

Andrew walked through the typical sales process for the Capstone Advantage program, including the discovery call, quoting, sales call, document submission, welcome call, integration call, practice payroll, and live payroll implementation. He emphasized the importance of pre-filling as much information as possible on the employer application.

[Payroll Provider Considerations @ 24:11](#)

The group discussed which payroll providers work best with the Capstone Advantage program, with Andrew and Al noting that the key is the level of control and customization the client has over their payroll system, rather than the specific provider. Certain providers like ADP Workforce, Paycom, and iSolved tend to be easier to work with.

[Recap and Next Steps @ 27:27](#)

Andrew encouraged the group to leverage tax season as an opportunity to connect with business owners and discuss how the Capstone Advantage program could help alleviate stress. He also provided an update on the new Wolution mobile app, which is now available for download but not yet accessible to producers. The group discussed handling marketing material approvals through the compliance process.