

# Keep in mind several points to assist your worksite efforts.

## DO qualify your prospects –

- The employer must have at least two employees with a minimum of five applications and \$100 in monthly premium. To be eligible for a Section 125 Premium Only Plan, the employer needs a minimum of five participating employees.
- Permanent, part-time employees who work at least 20 hours weekly are eligible with prior Home Office approval.
- The employer should have an annual employee turnover rate of less than 35%.
- The employer and employees must be in an eligible industry or occupation. Be aware of industries with special requirements for eligibility or those that are totally ineligible.

## DO remember –

- Employers and employee organizations must **never** contribute to the voluntary benefits' premium.
- Employee participation in the program is completely voluntary.
- Employers must collect premiums through payroll deduction/dues check-off and remit to UA.
- UAatWork includes a provision for interim coverage.
- Use a portfolio approach to voluntary benefits. It will strengthen your position with employers and give you the diversity you need for strong persistency and dependable commissions.
- Make the company's payroll administrator your new best friend. Having a good working relationship with this individual will make life (and sales) a lot easier.
- Study **UAatWork's Agent Manual** and the **Agent Reference Guide for Section 125**. They offer comprehensive training and program and administrative guidelines.
- Complete all the necessary paperwork before you submit the new business. Always important, paperwork is especially critical when working with businesses, which are continuously dealing with state and federal regulations.
- Utilize United American's marketing materials and sales tools specifically designed for UAatWork prospects (see pages 8 and 9).

### UAatWork Advance Commissions

- Voluntary Benefits commissions will be advanced at the rate of 50% of the annual commission rate (6 months) on issue of the business.
- In the 7th month, you will start receiving your earned portion of your commission on a monthly basis.



Dennis Rand is United American's Vice President of Voluntary Benefits. If you have any questions or feedback concerning UAatWork, Mr. Rand may be reached at 972-569-3793. If he is not available, please contact the Voluntary Benefits Coordinator at [VBC@torchmarkcorp.com](mailto:VBC@torchmarkcorp.com).

## *The Future Looks Bright!*