



CONNECT

YOUR ONE-STOP SHOP FOR 51+ GROUPS





AGENCIES OF ALL SIZES BENEFIT FROM AMWINS CONNECT'S RESOURCES.

When you are inundated with renewals, partnering with Amwins Connect will help free you to focus on new sales and retention.





Amwins Connect Has an Entire Team

Available for Support

- **Regional Sales Managers** in the field to help you run enrollment meetings or sales presentations.
- **51+ Group Proposal Specialists** who have close relationships with 51+ group carriers and who handle your case from quoting to underwriting.
- **Broker Sales Representatives** always available offering the in-office support you need.





Services

Make Your Job Easier

- Quotes for **multiple 51+ group** carriers at one time.
- **Bilingual enrollment** assistance.
- Customized **51+ group proposals** with detailed rates, benefits and spreadsheets.





51+ Group Services

- Front-end quoting and underwriting service from your dedicated **Large Group Proposal Specialist**.
- No change in your broker commissions.





**ALL FROM THE SAME COMPANY
YOU USE FOR YOUR SMALL
GROUP BUSINESS!**



Amwins Connect 51+ Group Medical Carriers

Amwins Connect also contracts with a large number of ancillary carriers to round out your 51+ group options.

Banner Aetna

Blue Cross Blue Shield of Arizona

Cigna Administered by Oscar

Guardian

Humana

MetLife

Principal

Sterling

Unum



51+ Group Tools

- 51+ Group Quote Request form.





FAQ

How do I attract 51+ groups?

An effective way to find 51+ group accounts is through telemarketing. Amwins Connect's Marketing Department can contact our carriers to find out if you have any co-op funds available to assist with the telemarketing costs. Also, they will provide you with referrals to a variety of telemarketing companies and set up the contract for you.





FAQ

Isn't the 51+ group market more competitive?

While the competition is always greater with 51+ groups, so are the rewards. Many of these groups started as small groups and have grown into 51+ groups. They still desire the personal touch brokers provide to Small Groups. Also, larger groups tend to purchase other lines of coverage and could provide referrals to similar prospects.





FAQ

Are 51+ group products the same as small groups?

There are some plan similarities, but read the plan descriptions closely. Prescription and other benefits are slightly different (usually better).





FAQ

Will I have assistance presenting, closing and enrolling?

Yes. Your Amwins Connect RSM and carrier representatives work closely with you and your client throughout the sales process. We provide formal proposals, cost comparisons, provider and benefit analysis, and professional presentation and enrollment support.





FAQ

How long does it take to get a quote?

Turnaround time to receive a 51+ group quote takes from seven to ten business days, depending on group size and need for underwriting approval. Utilize our **Six Steps to Large Group Quotes flyer** for details on how to submit a 51+ group quote.



FAQ

Which groups are better prospects?

In general, groups with current coverage make better prospects. There is usually a reason why a group with over 50 employees does not already have group coverage. Most often, employees don't want to contribute to costs or groups cannot meet participation requirements.





Industries to Target

- Manufacturing
- White-collar professionals
- Technological
- Engineering
- Highly compensated groups
- Some agriculture and transportation
- Some retail and restaurants
- Wholesale trade





Industries NOT to Target

- PEOs, associations (carriers generally do not write them).
- Groups with 1099/independent contractors.
- Garment or other minimum wage industries (often cannot meet participation).
- Groups with fluctuating or seasonal employees





Industries NOT to Target

- Most retail (majority have part-time employees and do not offer benefits).
- Health care and related industries may be considered ineligible or rated up by some carriers.
- Groups with more than two carriers in five years.
- Groups currently in or with recent bankruptcy.





51+ Group Considerations

- When dealing with groups without current coverage, ensure they consider typical costs and the following requirements:
- Be sure to specify whether the group is looking for fully-insured or a level-funded product since carriers can offer both product lines with different requirements.
- It's important to survey the employees prior to quoting to see how and if they anticipate enrolling. Carriers can change the quoted rates if enrollment comes in much different than expected.



AMWINS™

CONNECT

THANK YOU

