

## **Federal Government Employees Group**

### **Enrollment Information for Aflac Group FWD17**

Federal employees include more than 2.7 million individuals with over 3 million eligible dependents and spouses. More than 80% of Federal employees work and live outside of Washington DC and include the following:

- Post Office employees
- VA Hospital employees
- IRS employees
- TSA (Homeland Security) employees
- Federal Parks
- Civilian personnel on military installations
- Federal Courthouses
- Dept of Justice, Dept of Transportation, Dept of Agriculture, etc.
- In other words, if they get a paycheck from the Federal Government, and they are not active duty military, they are eligible to participate in this program of voluntary benefits

If you have a connection with anyone who works for the Federal Government, this is a great opportunity that you can use to gain access these employees. Remember you cannot go onsite and solicit business, but you can be invited. So take the time to develop relationships you already have and set up “lunch and learns” or other opportunities that can get you in front of employees. Get set up as a vendor for annual “benefit or health fairs” that you can gather interest sheets and make calls. Try to have them invite you onsite so that other employees see you. Use your imagination, but be discreet. Do not use high pressure sales tactics or oversell. Get referrals and follow up. The key is to be the one that employees recommend to other employees.

**1. Group number and name:** FWD17 Government Employee

**2. This is an allotment program,** so employees can purchase these products through an allotment from their paycheck. These rates are payroll rates, so they must be sold through this group, and they must create an allotment from their paycheck to participate in this program.

**3. Prior to writing any business,** you must obtain approval from Michael Nail and have submitted your writing number and special sit code created for this group. You must obtain sit code assignment sheet from your market director showing local hierarchy and with lines 13, 14

and 15 listed for The Agency of North Georgia as the broker (broker # AAR8V) using BP2 commission structure.

**4. Aflac Products available** to sell in this group: (All products are after tax, no flex plan) You can use either SNG or Everwell to sell these products. You must be invited by Michael Nail to access the group on Everwell. You can download the group (FWD17) to SNG, but all transmittals must be sent with other paperwork to Holly Nail. Do not submit applications to Aflac without prior approval from Holly after she reviews the Allotment forms and the applications.

***Accident:*** Accident Advantage, or use product available in your state

***Hospital Indemnity:*** Hospital Choice, or use product available in your state

***Cancer:*** Cancer Protection, or whichever product is available in your state

***Critical Illness:*** CCP, or whichever is available in your state

**(This account does NOT qualify for Aflac Disability or Life, so do not sell either product. Use the products made available through this program below)**

**5. Other Products** that can be sold on the same Allotment:

***Short Term Disability:*** through Manhattan Life, this is a guaranteed issue product with benefits up to \$3,000 per month for 12 months. There are two rates, one for Postal workers and one for all other Federal employees. You will need to be appointed with Manhattan Life to sell this product. Contact Mike Nail at [Michael@theagencyga.com](mailto:Michael@theagencyga.com) or 859-512-1140 to get appointed, and to get marketing materials.

***Life Insurance:*** through 5 Star Life, this is a guaranteed issue “term to 100” plan with face value up to \$100,000. Spouses and dependents (including grandchildren) can participate. You need to be appointed with 5 Star Life to sell this product. Contact Mike Nail at [Michael@theagencyga.com](mailto:Michael@theagencyga.com) or 859-512-1140 to get appointed and to get marketing materials.

***Life Insurance:*** through Chubb/Combined, this is an Express Issued Universal Life product, up to \$150,000 with no MIB check, no prescription check, no height and weight table. Spouses, children and grandchildren can apply. Contact Mike Nail for appointment and marketing materials

**6. Payroll cycle:** All employees are paid bi-weekly

**7. Effective Date:** Effective date should be the date after the first allotment is deducted and payment is confirmed by FirstNet.

**8. Enrollment Period:** There is no open enrollment, so products can be sold year round. All products are after tax.

**9. PDA's and SRA's:** none are needed, however all agents must fill out the following forms and sent to [holly@theagencyga.com](mailto:holly@theagencyga.com) prior to any business being transmitted.

- A. B-4 Allotment form for FirstNet
- B. Signed Allotment Direction form
- C. If using SNG, a copy of the transmittal
- D. All paperwork for non-Aflac products

E. If using Everwell, DO NOT transmit business until Holly has seen the enrollment and verified the amounts on the B-4 allotment form.

**10. IMPORTANT INSTRUCTIONS:**

- Do not go on Government property without being invited
- All allotments must be created by the employee while you are there
- Do not submit business without confirmation that the allotment was done
- Do not submit business without proper sit code with BP2 commission structure
- Do not submit business prior to sending paperwork to Holly Nail and getting her approval after reviewing the Allotment form and applications. Send paperwork to her at [holly@theagencyga.com](mailto:holly@theagencyga.com) with "New Government Employee Business" in the subject line.

As a value add, you can offer **RX Valet** to all Federal Employees at NO COST. RX Valet is a prescription drug and pharmacy wholesale program. Go to [www.myrxvalet.com](http://www.myrxvalet.com) and use **FEDERAL** as group ID. Download the app, and enjoy up to 90% savings on prescription drugs and diabetic supplies.

Good Selling and feel free to contact us with any questions or problems with this account:

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