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FIVE SIGNS THAT A VOLUNTARY BENEFITS CARRIER IS BROKER-FRIENDLY

Driving from my office in Addison, Texas, to the heart of Dallas is a pretty straight shot on the Dallas North Tollway. I don't need a roadmap, but I do need easy-to-see signs for the on-ramps and exits to keep me from overshooting Dallas and ending up in Waco. The same process applies to finding a voluntary benefits carrier. You don't need a roadmap to find one, but you do need to know what to look for. Here are signs that can show you if a voluntary benefits carrier knows how to work with you and your clients.

Relationship-Driven Strategies

First and foremost, a voluntary benefits carrier should have a thorough understanding of the importance of the broker-client relationship and the value you place on it. The carrier should know the account is your client. It boils down to trust. Would you trust this voluntary benefits carrier to work with you to develop benefits strategies for your clients? Will the carrier respect and honor your desires for the account's benefits program? Will it put your relationship with the account before its own needs?

Here are some signs to help determine if a voluntary benefits carrier is willing to respect your and your client's decisions:

From the very start, the carrier rep should work with you and the client to set clear expectations for the relationship. For example, you may feel more comfortable if the rep only makes recommendations to a client with your full knowledge and agreement.

The carrier should have a track record of honoring its commitment on broker-of-record letters. In other words, it should make every effort to honor your clients' wishes, only deviating from an account's wishes in extraordinary circumstances and with full disclosure to you and the client.

The carrier rep's primary goal should be to ensure that products, services and recommendations are in line with the overall goals and themes of the benefits program you have in place with the client. The carrier rep should be both broker- and client-centered—recommending the right products and delivery methodology based on both the client's needs and yours.

Road-Tested Products

When it comes to a voluntary benefits carrier's product portfolio, you need a broad array of products, ranging from individual to group and hybrids in between. The products should be relevant to the health care cost issue—helping fill gaps in an employer's benefits program and helping employees pay for increased out-of-pocket expenses. It's also good for a carrier to have products that fit in with today's consumer-directed health plans and are compliant with Health Savings Accounts.

Enrollment Options

The carrier's products shouldn't be tied to any particular enrollment methodology; they should work with a variety of enrollment methods, giving you enrollment flexibility. A good voluntary benefits provider will be willing to conduct its voluntary benefits en-

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rollments the way you like to conduct business: face-to-face, enroller-assisted enrollments; group meetings; paper enrollments; Web-based or offline electronic enrollments; call centers and self-enrollments. This flexibility is important because not all your clients' enrollment needs are alike.

A voluntary benefits carrier must have a wide range of products plus delivery solutions that fit most, if not all, of your clients' needs—not just solutions for the one or two clients that fit the carrier's way of enrolling.

Benefits Communication

A voluntary benefits carrier that can also communicate and enroll your clients' core and voluntary products stands out over other carriers. Its total solution should include products, enrollment and benefits communication. Many voluntary benefits carriers have products but they don't have the delivery system. That means you have two options: enroll the benefits yourself or find an enrollment company, which means bringing another third party into your broker-client relationship.

The expectation in the marketplace is that a voluntary benefits carrier should be able to enroll its products and core products. A good carrier will present a single, streamlined solution—a value-added service—at no direct cost to you or the employer.

Roadside Service for You and Your Clients

It's important from a sales, marketing and product fulfillment perspective that a voluntary benefits carrier is broker-friendly. The same applies to the carrier's customer service; it, too, must be broker- and client-friendly. Is the carrier's local team modeled after your traditional group product distribution model? Does it have individuals in

the sales and marketing side who work with you? Service reps who work with you and your clients to follow through on implementation and fulfillment? You're used to working with a group carrier's sales rep and customer service rep, so be sure your voluntary benefits carrier follows this model, too.

In addition, check under the hood to uncover the carrier's service record. Ask about its home-office support to make sure it can serve you and your clients in various capacities:

- Separate customer-service units dedicated to serve you, your clients and their employees.
- A dedicated broker website with access to online proposals, compensation, etc., as well as a dedicated plan administrator website.
- Quantifiable customer-service goals and published results on how well the company meets those goals.

Not only should your voluntary benefits carrier bring you products, enrollment options and benefits communication capabilities to meet your clients' benefits program needs, it should also recognize and honor your relationships with clients. You must feel comfortable that your voluntary benefits carrier understands and honors the value of the broker-client relationship and is willing to work with you to strengthen it. Trust is essential for a long and successful relationship between you and your voluntary benefits partner. ■



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