

Things to consider...

1.) Supportive HR Department



2.) Demographics

- a. Company size – 10 to 1,000
- b. Wages between \$25,000 & \$75,000
- c. Groups with high female content
- d. Industries – Blue Collar, Non-Profit, Nursing Homes, Gaming/Casinos, Hospitals

3.) Big Initiatives

- a. Major Medical plan changes
- b. Challenging logistics – lots of locations
- c. New benefit roll-out
- d. Incorporating Technology for the first time

4.) Product Fit

- a. High deductible health plans
- b. No employer sponsored STD
- c. Small amounts of basic life
- d. MEC & MVP plans in place

5.) AFLAC / Colonial Takeovers (if you're not already involved)