

Consultative Analysis DM Company Name: \_\_\_\_\_

Contact Name/Title: \_\_\_\_\_ SIC Record #: \_\_\_\_\_ Industry  
Code: \_\_\_\_\_ Date: \_\_\_\_\_ Plan YR: \_\_\_\_\_ Talk to me about your business.

Where did you begin and where are you headed in the next 1-3 yrs? \_\_\_\_\_

What's changed in the last year and what does the next 3 years look like? \_\_\_\_\_

Why did you agree to meet with me? \_\_\_\_\_

What attracts good, quality employees to come to work for your company and how do you retain them? \_\_\_\_\_

Is it okay if I ask you a few general questions about your business, your current employees, and your benefits? Total EEs: \_\_\_\_\_ F/T: \_\_\_\_\_ P/T: \_\_\_\_\_ Benefit Eligible: \_\_\_\_\_ W-2: \_\_\_\_\_ 1099: \_\_\_\_\_  
Avg Age: \_\_\_\_\_ Men: \_\_\_\_\_ Women: \_\_\_\_\_ Seasonal: \_\_\_\_\_ Pay Periods: \_\_\_\_\_ (12/ 26/ 24/ 52)  
Payroll in House: Y / N

Rule of Thumb: Our PH's Aflac budget is 2-3 hours of wage/week on any one combination of our Aflac Programs, what's your avg hourly wage/Has it changed in the last year? \_\_\_\_\_

How has your turnover been in the last year? \_\_\_\_\_

Have you identified what contributes to that? \_\_\_\_\_

Any challenges with worker's comp claims/premiums? \_\_\_\_\_

Who would you consider is your most valuable employee/if you couldn't be here to "run the show," which employee would you turn to? \_\_\_\_\_

Have you or any of your employees/friends/family experienced a major illness like heart attack, cancer, or accident? \_\_\_\_\_

Benefits Do you currently offer Health Insurance to your employees? Y / N

Have you implemented any changes to your health insurance plans in the 5 years? Y / N

Have you ever looked at benefits or offered them in the past? Have your employees asked?

Why did you decide not to offer them or why did you stop offering those benefits? \_\_\_\_\_

What dollar amount were you willing to set aside for benefits when you looked at them? \_\_\_\_\_

What would you have considered affordable? \_\_\_\_\_

Do you Pre-Tax your benefits: Y / N If yes, is there a cost to that? Y / N

How has the cost of offering benefits affected your business? \_\_\_\_\_

What's the biggest challenge to maintain your company-sponsored benefits? \_\_\_\_\_

Other Benefit Plans What do you offer for Life Insurance to your EEs: Company-paid life \$\_\_\_\_\_

Voluntary Life Y/ N Spouse Y/ N

What's been your experience with Dental & Vision Ins? \_\_\_\_\_

Do you offer income replacement/disability to your EEs? \_\_\_\_\_

How do you educate and enroll your employees on benefits? What does that look like?

Are you currently using an employee benefit platform? If so, which one? If not, have you looked at any?

Health Insurance: Did you make any major changes to your health insurance in the last year as far as deductibles/co-pays or carriers? Y / N Carrier: \_\_\_\_\_

Why did you choose not to offer or to offer health Insurance? \_\_\_\_\_

What percentage of EEs participate: \_\_\_\_\_ Do you offer an additional health plan? \_\_\_\_\_

What do you offer your employees who do participate with your health insurance? \_\_\_\_\_

Do you offer an FSA? / HSA? \_\_\_\_\_ Why did you choose to offer FSA / HSA? \_\_\_\_\_

Does the company contribute to the cost? \_\_\_\_\_

How many of your employees can afford to pay your MAX OOP Deductible: \_\_\_\_\_

Is there anything else you would like to add or that I may have missed? \_\_\_\_\_

What would you have changed from last year's enrollment to this year? Process? People?

Restate key concerns and challenges. Need #1: Income Replacement Need #2: \_\_\_\_\_

Need #3: \_\_\_\_\_ Need #4: \_\_\_\_\_

Thank you for sharing this information. This gives me some great ideas on how partnering with Aflac may be a good fit for your business.

(Tie back to key pain points during DM) Tie Back 1: \_\_\_\_\_

Tie Back 2: \_\_\_\_\_ Tie Back 3: \_\_\_\_\_

Tie Back 4: \_\_\_\_\_ Tie Back 5: \_\_\_\_\_