

A Field Playbook for Insurance Producers

Master the BeneList

Simplifying the Sale

Overcoming decision fatigue with curated packages and 1-hour enrollments.

A la carte benefits trigger cognitive gridlock.



The "Buffet" Problem.

When employees face 10+ individual voluntary benefits, they freeze. Cognitive overload takes over.

The Path of Clarity

Core Health & Wellbeing

Financial Security & Savings

Life & Family Protection

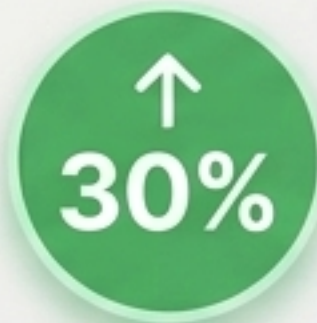
Lifestyle & Supplemental

The Result.

Families remain unprotected, and the employer says, "We need to think about it."

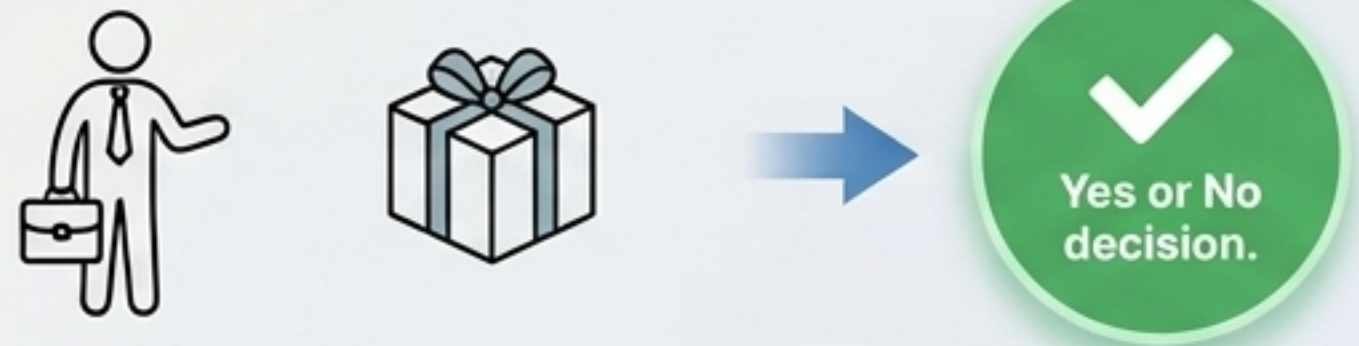
The Paradox of Choice stalls sales.

The Jam Study



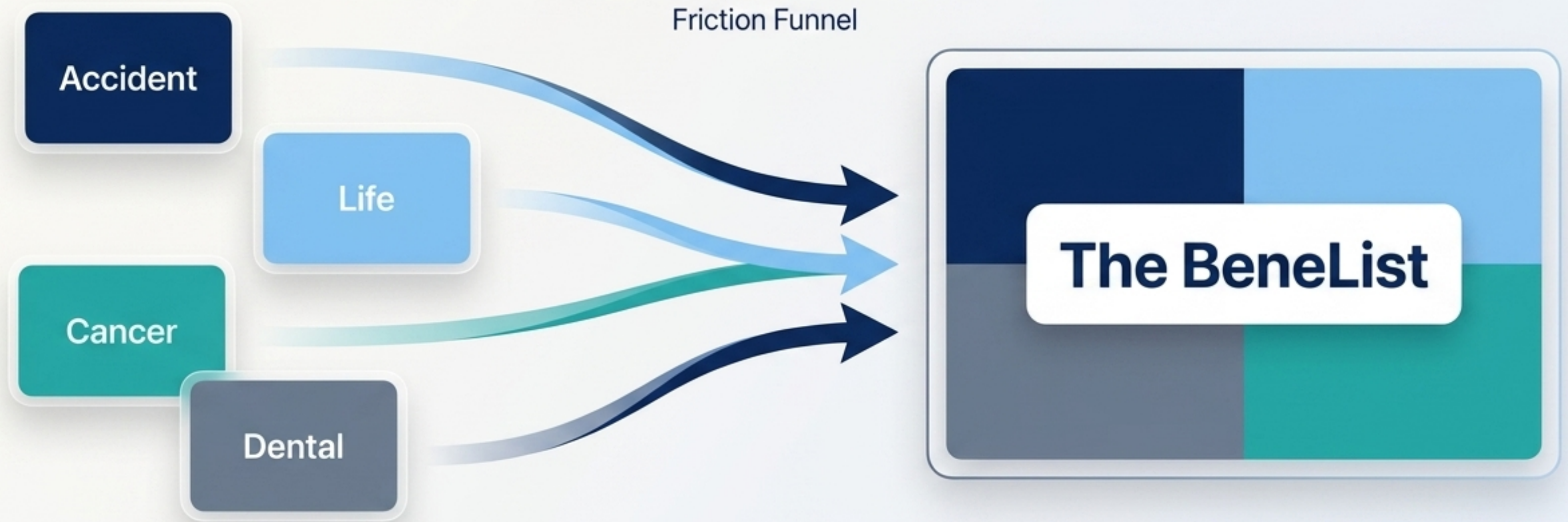
Humans avoid regret by making no choice at all when overwhelmed.

The Field Reality



Takeaway Rule: If the employer stalls, remove options. Do not add them.

Become a curator of solutions, not a catalog of products.



Impact Metric Bar

Shift from selling a la carte
products to presenting
curated lifestyle packages.

Grouping benefits
eliminates friction



accelerates
decisions



drastically increases
participation.

We aren't removing
options; we are
organizing them.

The “Land and Expand” strategy secures the account.



The Philosophy

One package is a simple decision. Four packages at once is a complex project.

The Execution

Start with the Essentials Package. It solves the most frequent risks immediately without triggering benefits overload. Introduce lifestyle layers during subsequent open enrollments.

The BeneList Master Matrix

	Essentials	Dental/Vision	Life Events	Virtual Health
Avg Cost	\$128/mth	\$50/mth	\$90/mth	\$12-\$65/mth
Core Value	Foundational Income Protection	High-Frequency Utility	Severe Diagnosis Safety Net	Zero-Friction Modern Care
Carriers	Assurity	Beam	Assurity + 5Star	Lyric + Go LEXI
The Pitch	"Protect the reason you work"	"Best-in-class utility"	"Living benefits for the unexpected"	"\$0 copay access for the whole family (pets included)"

Pillar 1 anchors the foundation of protection.

THE ESSENTIALS | Assurity | Avg \$128/mth

Assurity Accident (\$20 avg)

Protects employees and lowers business risk.

Assurity Group Term Life (\$35 avg)

Portable, guaranteed issue for the family.

Assurity Disability (\$35 avg)

Protects the reason they come to work.

Assurity Hospital/CI/Cancer Combo (\$38 avg)

Comprehensive and guaranteed issue.



'Sell the peace of mind, not the paperwork.'

Pillar 2 pairs daily utility with retention.

DENTAL & VISION | Beam | Avg \$50/mth

Beam Dental/Vision (Avg \$44) – Best-in-class group coverage for high-frequency needs.

Beam ER Paid Life Insurance (Avg \$6) – A \$6 employer-paid retention no-brainer that businesses can easily afford.



Pillar 3 provides a safety net while they are still alive.

LIFE EVENTS | Assurity + 5Star | Avg \$90/mth



Assurity Lump-Sum CI/Cancer (Avg \$35) – Up to \$30k in tax-free lump sum benefits when it matters most.

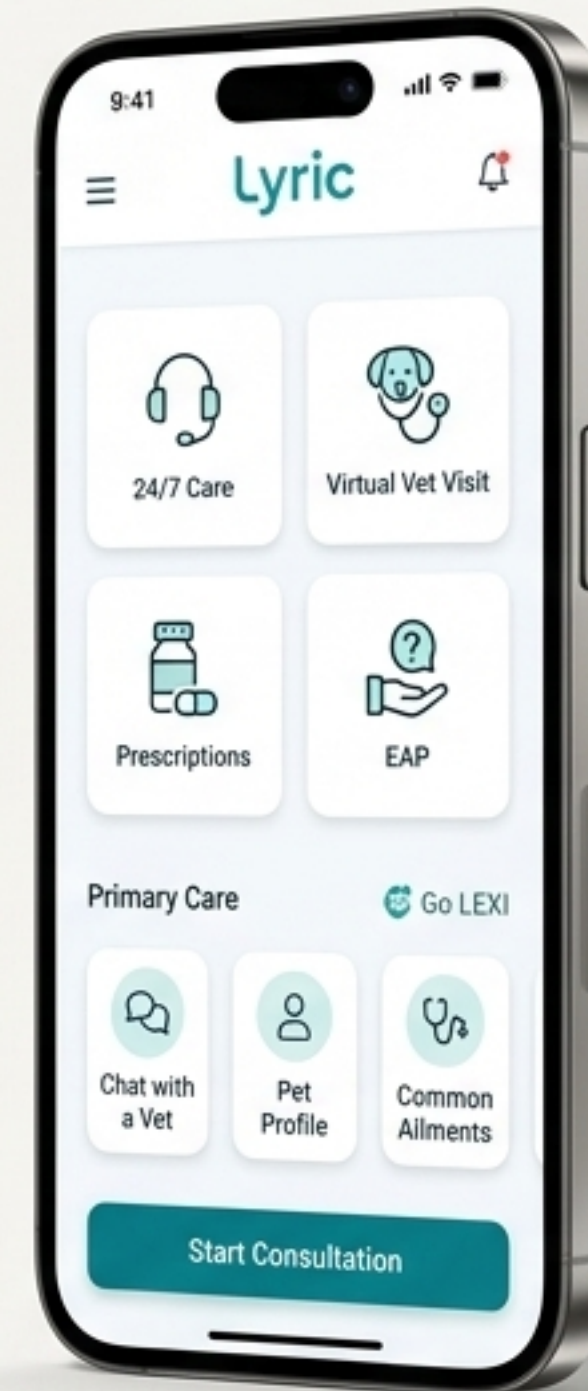
5Star Life Insurance with Living Benefits (Avg \$55) - Up to \$100k Term to Age 121 life insurance that accelerates for Chronic Care needs.

Pillar 4 delivers zero-friction healthcare for the whole family

VIRTUAL HEALTH | Lyric + Go LEXI | \$12 or \$65/mth

24/7 healthcare access, primary care options, common prescriptions, and EAP

Includes VIRTUAL VETERINARY CARE through GO LEXI. Builds immediate rapport with pet-owning employees.



“Healthcare with a \$0 copay that everyone can afford.”

The operational sprint: Educate and enroll in 60 minutes.

Great packages demand flawless execution. If enrollment requires weeks of chasing signatures, you lose the advantage.



Group presentation of the curated BeneList packages.

VIP sign-offs completed.
Zero disruption to employer operations.

ExpressEnroll technologies guide frictionless package selection.



Welcome to 'Happy Hour'.

The formula for mastering the modern sale.



Curated Packages



Happy Hour Sprint



Defeated Decision Fatigue

The 4 Field Rules

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| 1.
Stop Selling Policies,
Start Selling Packages.
Frame the conversation
around categories. | 2.
Less is More.
One package is a
decision; four packages
is a project. | 3.
Speed Wins.
Use the 60-minute pitch
to reclaim employer
productivity. | 4.
Cure the Paradox.
If the employer stalls,
remove options—never
add them. |
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