

# Tip Sheet



## The Importance of The Worksite Case Qualifier

When you have a potential employee group enrollment or re-enrollment, you'll kick off the Voluntary Payroll Deduction process by completing our simple worksite case qualifier. This is our first look at potential worksite cases and allows us to determine if guaranteed issue will be offered. This form initiates a list bill number and directs us through underwriting and issuing policies.

Complete and submit the worksite case qualifier to your life sales field or worksite marketing representative 10 to 14 days **prior** to the enrollment or re-enrollment. Within 24 hours you will receive an email with either an authorization outlining your approved offerings or a declination with an explanation for the decision.

Agents must be licensed and appointed prior to the enrollment. If the enrollment will be in multiple states, make sure licensure is obtained in each state.

## Important tips to ensure approval for guaranteed issue

- Employers who have 15 or more eligible employees qualify for guaranteed issue. Contact your Life Field Representative for cases of less than 15 eligible employees and they will discuss authorization with the worksite director
- Eligible employees must be actively at work, working at least 20 hours per week
- Set expectations:
  - **Obtain a census** – you must have either an application or a waiver for each eligible employee
  - **Schedule to see all employees on company time** – to ensure we see everyone, verify if the employer allows discussions to take place on company premises during regular working hours
  - **Provide time for employees to prepare** – schedule group meetings to discuss the program, distribute sales materials and answer questions. When employers allow group meetings, it reduces the average one-on-one meeting time by half
  - **Require meetings with all eligible employees** – when guaranteed issue is involved, one-on-one meetings with all eligible employees is mandatory and protect the employer, the agent and Cincinnati Life

## Did you know?

Cincinnati Life offers enrollment and re-enrollment support. Our enrollment specialists will reach out to the group while the agent of record remains the same. For more information, please see Form CLI-20192, Adding Service Without Increasing Expenses, or reach out to your Cincinnati Life sales field representative.