



# YOUR ONE-STOP SHOP FOR 101+ GROUPS



# AGENCIES OF ALL SIZES BENEFIT FROM LISI'S RESOURCES.

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When you are inundated with renewals,  
partnering with LISI will help free you to focus  
on new sales and retention.



## LISI Has an Entire Team Available for Support

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- **Regional Sales Managers** in the field to help you run enrollment meetings or sales presentations.
- **101+ Group Proposal Specialists** who have close relationships with 101+ group carriers and who handle your case from quoting to underwriting.
- **Broker Sales Representatives** always available offering the in-office support you need.



# Services

## Make Your Job Easier

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- Quotes for multiple 101+ group carriers at one time.
- Bilingual enrollment assistance.
- Customized 101+ group proposals with detailed rates, benefits and spreadsheets.



## 101+ Group Services

- Front-end quoting and underwriting service from your dedicated **Large Group Proposal Specialist.**
- No change in your broker commissions.



**ALL FROM THE SAME  
COMPANY YOU USE  
FOR YOUR SMALL  
GROUP BUSINESS!**

# LISI 101+ Group Medical Carriers

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LISI also contracts with a large number of ancillary carriers to round out your 101+ group options.

Aetna<sup>1</sup>

Anthem Blue Cross

Blue Shield of California

CalCPA

CCHP

CIGNA

Health Net

Humana

Kaiser Permanente<sup>®1</sup>

MediExcel Health Plan

Sharp Health Plan

Sutter Health Plus<sup>1</sup>

TriNet

UnitedHealthcare

Ameritas

Choice Builder

MetLife Premier

Access

Principal Life

Unum

VSP

<sup>1</sup> While we are not currently contracted with this carrier as a general agent, we are happy to work with you to obtain a quote as a co-broker.



## 101+ Group Tools

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- [101+ Group Quote Request](#) form.
- [Six Steps to Large Group Quotes](#) flyer.  
If submitting a large group quote seems overwhelming, LISI will simplify the process with this handy desk reference.
- [Top Ten Things to Ask Your New Leads](#) flyer.  
Includes commonly missed questions crucial to the sale.





## FAQ

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### *How do I attract 101+ groups?*

An effective way to find 101+ group accounts is through telemarketing. **LISI's Marketing Department** can contact our carriers to find out if you have any co-op funds available to assist with the telemarketing costs. Also, they will provide you with referrals to a variety of telemarketing companies and set up the contract for you.



## FAQ

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### *Isn't the 101+ group market more competitive?*

While the competition is always greater with 101+ groups, so are the rewards. Many of these groups started as small groups and have grown into 101+ groups. They still desire the personal touch brokers provide to Small Groups. Also, larger groups tend to purchase other lines of coverage and could provide referrals to similar prospects.



## FAQ

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### *Are 101+ group products the same as small groups?*

There are some plan similarities, but read the plan descriptions closely. Prescription and other benefits are slightly different (usually better).



## FAQ

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### ***Will I have assistance presenting, closing and enrolling?***

Yes. Your LISI RSM and carrier representatives work closely with you and your client throughout the sales process. We provide formal proposals, cost comparisons, provider and benefit analysis, and professional presentation and enrollment support.



## FAQ

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### *How long does it take to get a quote?*

Turnaround time to receive a 101+ group quote takes from seven to ten business days, depending on group size and need for underwriting approval.

Utilize our [\*Six Steps to Large Group Quotes\*](#) flyer for details on how to submit a 101+ group quote.



## FAQ

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### ***Which groups are better prospects?***

In general, groups with current coverage make better prospects. There is usually a reason why a group with over 100 employees does not already have group coverage. Most often, employees don't want to contribute to costs or groups cannot meet participation requirements.



## Industries to Target

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- Manufacturing.
- White-collar professionals.
- Technological.
- Engineering.
- Highly compensated groups.
- Some agriculture and transportation.
- Some retail and restaurants.
- Wholesale trade.



## Industries **NOT** to Target

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- PEOs, associations (carriers generally do not write them).
- Groups with 1099/independent contractors.
- Garment or other minimum wage industries (often cannot meet participation).
- Groups with fluctuating or seasonal employees (A group must maintain at least 40 enrolled employees or be canceled. Consider small group plans).



A blue-tinted photograph of a retail store. In the foreground, a person is seen from the back, looking at a laptop on a counter. In the background, another person is standing near a display of products. The scene is dimly lit, with the blue tint dominating the color palette.

## Industries **NOT** to Target

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- Most retail (majority have part-time employees and do not offer benefits).
- Health care and related industries may be considered ineligible or rated up by some carriers.
- Groups with more than two carriers in five years.
- Groups currently in or with recent bankruptcy.



# 101+ Group Considerations

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When dealing with groups without current coverage, ensure they consider typical costs and the following requirements:

- Must have 75% of eligible employees enrolled in the plan.
- Employer must contribute at least 50% of employee costs and 50% of dependents OR 75% of employee-only.
- Employer must typically maintain at least 40 employees in the plan to be a 101+ group.
- It's important to survey the employees prior to quoting to see how and if they anticipate enrolling. Carriers can change the quoted rates if enrollment comes in much different than expected.

Thank You!



Committed to your success

**ease**

Online Enrollment Program

**Heartland**

Payroll Integration

**ZY**WAVE

Compliance