Aflac’s voluntary insurance policies are becoming more relevant than ever as the health care landscape shifts every year. To help with rising premiums, there is a growing trend of employers and employees to increase their deductibles and use voluntary insurance to help cover costs that may not be supported by major medical plans. For Aflac Benefits Advisors, this creates a large opportunity to secure new business and make a difference. With so much potential, there’s no better time to jump-start your business with Aflac. Here’s how you can get from where you are to where you want to be.

**01. LEARN ABOUT AFLAC OFFERINGS.**

No one thinks about tough medical costs until they are faced with them. From Critical Illness and Cancer, to Hospital and Accident, Aflac has plans that can help with costs that may not be covered by major medical plans. Understanding these offerings can help Benefits Advisors fit the needs of their prospective and current clients. For example, did you know the annual cost for the three most common cancers—breast, lung and colorectal, range from nearly $6K for an employer-sponsored plan to a little more than $10K on an exchange plan? Most of these costs accrue right as a person is diagnosed, leaving patients with significant payments due in a short amount of time.

**02. START THINKING ABOUT YOURSELF AS A BUSINESS.**

Becoming an Aflac Benefits Advisor means becoming your own business. Working on 100% commission means the sky’s the limit for revenue and growth, but that freedom requires discipline. One of the benefits of sticking with Aflac is taking advantage of their fast-track modules to run your own business. From learning how to build business plans and create a budget, to setting goals and managing accounts, Aflac has tools to help you succeed. As an extra incentive: the better your business, the more you can score additional revenue and rewards through Aflac’s bonus programs.
03. SET UP YOUR PERSONAL BRAND.

No matter which industry you work in, reputation is everything. The key to building client relationships and referrals is self-branding. Aflac provides Benefits Advisors with helpful tips on how to use social media for self-promotion, to establish credibility to generate leads and to make an impression that will last with millions of small businesses.

04. START NETWORKING.

Ready to make money? Get back to basics learning the fundamentals of growing a client base from the ground up. Stay on task using Aflac tools that teach you how to prospect, network and talk the right way with decision-makers to generate sales that last. Beyond the financial rewards, becoming an Aflac Benefits Advisor allows you to make a difference in people’s lives. Self-determination, persistence and networking will pay off with innumerable connections you can feel good about for years to come.

While these are quick ways to get your business off the ground, keep in mind as a new associate, the Aflac team will be there with you along the way with the voluntary tools and training to help you succeed.

05. LEARN ABOUT THE HEALTH CARE LANDSCAPE.

Before you start hitting the streets to secure new accounts, spend some time brushing up on voluntary insurance and how it fits within the ever-changing health care landscape. Rising costs are making it unfeasible for small businesses to buy into major medical insurance plans, leaving employees stuck trying to cover the deductibles—oftentimes without savings. Likewise, the Cadillac Tax, a hefty 40 percent excise tax on applicable employer-sponsored coverage that exceeds certain thresholds, is scheduled to take effect in 2022. With most voluntary insurance products exempt from the tax, products will continue to help provide invaluable financial protection for employees in the years to come. Aflac policies allow Benefits Advisors to help employers give back to staff, driving long-term relationships on their end and opportunities for renewals on yours.

FOOTNOTES


DISCLAIMER

One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim® process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018. Individual coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, individual coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999.

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