

Day	Topic	Hours
DAY 1	Introduction to Franklin Madison	1.00
	Our mission, who we are, how we operate	
	At a glance	
	What is our role as a third party administrator	
	Our products	
	Our carriers	
	Terms to know	
	fmservice.com	
	Accidental Death & Dismemberment (AD&D)	2.00
	Overview	
	Product details	
	Ancillary benefits	
	Exclusions	
	Issuance	
	Activation form review	
Premium calculator		
Knowledge check		
Listen to calls		
Hospital Accident Protection (HAP)	1.50	
Overview		
Product details		
Exclusions		
Knowledge check		
Listen to calls		
Recuperative Care	1.50	
Overview		
Product details - Zurich & Minnesota Life		
Exclusions - Zurich & Minnesota Life		
Product details - Chubb		
Exclusions - Chubb		
Differences between programs		
Knowledge check		
Listen to calls		

Day	Topic	Hours
	Injury Care Accident Insurance	1.00
	Overview	
	Product details	
	Exclusions	
	Knowledge check	
	Listen to calls	
	Critical Illness and Injury Insurance	1.00
	Overview	
	Product details	
	Exclusions	
	Knowledge check	
	Listen to calls	
	Product Review (AD&D, HAP, Recuperative Care, Injury Care, Critical Illness)	1.00
DAY 2	Review	0.50
	Other Products & Carriers	1.00
	AD&D bank with Sirius	
	AD&D credit union with Sirius	
	AD&D with Transamerica Financial Life Insurance Co.	
	HAP with Minnesota Life	
	IHAP with Chubb	
	APP with Chubb	
	Term life insurance with Minnesota Life	
	Grandfathered products	
	Product Review (All products)	0.50
	Fulfillment Review	0.25
	Marketing Code	0.50
	Knowledge Base Overview	0.25
	Types of calls - marketing vs. servicing	
	Who is calling & why	
	Calls from our clients	
	Unfair, Deceptive or Abusive Acts or Practices Policy (UDAAP)	0.25
	Elder Abuse Policy	0.25
	Sign forms	

Day	Topic	Hours
	Marketing Call Navigation	3.00
	Call opening	
	AD&D - Minnesota Life review	
	When to read "What is covered?" vs. "Is this life insurance?"	
	Verbatim scripting	
	AD&D - Zurich review differences	
	AD&D - Chubb review differences	
	AD&D - Chubb (Fingerhut, AAA, and Associations) review differences	
	AD&D - Sirius review differences	
	AD&D Ultra - Zurich review differences	
	AD&D Ultra - Truist Bank review differences	
	Encourage complimentary enrollment via phone	
	HAP - Chubb review	
	HAP - Zurich review	
	Recuperative Care - Chubb review	
	Recuperative Care - Minnesota Life review differences	
	Daily Hospital Confinement Illness and Injury - Zurich review differences	
	Injury Care Accident Insurance review	
	Critical Illness Insurance review	
	Marketing disposition / reason codes	
	Dependent children	
	Close script	
	Enrolling online	
	Difference between Invitation code vs. Marketing code / spoken key	
	Role play	
	Knowledge check	
	QUIZ - Marketing	
	Servicing Call Navigation	0.25
	High level introduction to types of calls	
	What's New	0.25
	Green Screens / Artemis Introduction	1.00
	Navigation (tab key, left cntl key, function keys)	
	Home page field review	

Day	Topic	Hours
DAY 3	Review	0.50
	How to Locate Marketing Code (spoken key)	0.75
	How to locate offer using F14 screen	
	Questions to ask to make sure correct product version is discussed	
	How to Locate a Coverage	1.00
	Coverage ID	
	Search criteria & tips	
	Discuss search results	
	Practice locating a coverage	
	More than one policy	
	Coverage Screen	1.00
	Review fields	
	How to add / update email	
	Exercise	
	Overall Review of Function Keys	0.25
First Contact Resolution	0.50	
F.A.C.T.S	1.50	
QUIZ - Soft skills		
Must-Do on Every Call	0.25	
Opening		
Locate coverage		
Verification		
Customer policy		
Review comments		
Review client flash		
Comment record		
Set customer expectations		
Read closing script		

Day	Topic	Hours
	Opening & Verification Guidelines	0.50
	Opening script - inbound vs. IVR callback	
	Locate coverage using coverage ID	
	Verification guidelines	
	Primary insured verification	
	Third party	
	Power of Attorney	
	More than one policy	
	American Disabilities Act (relay calls)	
	Customer Policy Summary	1.00
	Purpose	
	FSA	
	Trilegiant Corporation	
	Recuperative care & 60-day trial	
	Injury Care Accident Insurance difference	
	Complimentary coverage only	
	Listen to calls	
	Role play opening, verification, customer policy summary	1.50
DAY 4	Review	0.50
	Client Flash	0.25
	Undeliverable	0.25
	Regular mail vs. email	
	Update customer address, phone number, & email address	
	Change history screen	
	Comments	1.00
	Review previous comments / interpret / no duplicate comment	
	Call reason codes	
	Exercise	
	QUIZ - Call reason codes	
	Closing script	0.25
	Letters	0.50
	Regular mail vs. email	

Day	Topic	Hours
	Cancellations	3.00
	Key words / phrases	
	Cancellation types and procedures	
	Primary insured	
	Third party	
	Primary insured deceased cancel all coverages	
	Primary insured deceased suppress	
	Three missed billing periods & adjusted cancellation date	
	Verbatim scripting	
	Retention effort	
	Rebuttals and exemptions	
	Save call reason codes	
	Processing a refund	
	FAQs	
	Policy reactivation	
	Credit union vs. bank or FSA	
	Listen to calls	
	Role play	
	Claims	2.00
	Empathy	
	fmservice.com	
	Types of calls	
	When & how to contact claims department	
	Claims workflow	
	Set expectations	
	Common opportunities: Did not address coverage, incorrect details on workflow, duplicate claims request	
	Listen to calls	
	Role play	
	QUIZ - Claims	
DAY 5	Review	0.50
	Billing	7.50
	Coverage screen review	
	Key words / phrases	
	Quarterly billing cycles	
	Account types / billing methods	
	FAQs	

Day	Topic	Hours
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	Billing history screen	
	Key words / phrases	
	Posting dates	
	Soft / hard declines	
	Definition of soft / hard declines	
	Review premium due notice	
	Invalid account / unable to locate	
	Fingerhut	
	Consecutively missed payments	
	Next steps for soft / hard declines	
	Prenote	
	Account number change (recurring billing)	
	Access or send form	
	New account information received	
	Change history screen	
	Credit union vs. bank or FSA	
	Exercise	
	Online payments / fmservice.com	
	Prepay	
	Definition	
	Key words / phrases	
	Applying prepay	
	Refunding prepay	
	Direct billing & prepay	
	Mortgage account type	
	Manual billing fee	
	How to avoid	
	Refund requests	
	Key words / phrases	
	Letter	
	Refund method & paid date	
	Refund processed vs. rejected	
	FAQs	
	Processing	
	Listen to calls	
	Role play	
	QUIZ - Billing	

Day	Topic	Hours
DAY 6	Review	0.50
	Beneficiary	0.50
	Key words / phrases	
	fmservice.com	
	Change beneficiary	
	Confirm beneficiary	
	Primary insured deceased	
	Coverage Type or Amount Change	0.50
	Key words / phrases	
	Change coverage	
	Change amount of coverage	
	Increase coverage emails	
	Do Not Solicit	0.50
	Key words / phrases	
	Suppress mail of a non-customer	
	Suppress mail of a current customer or PI deceased	
	Duplicate Certificate Request	0.25
	Key words / phrases	
	When to offer	
	Proof of Enrollment	0.50
Key words / phrases		
Conversions		
Takeovers		
No Cash Value	0.25	
Key words / phrases		
Same day requests		
Power of Attorney	0.25	
Reactivation of Cancelled Coverage	0.25	
fmservice.com		
Differences by product		
Refund Request	0.25	
Role Play All Learnings	4.50	

Day	Topic	Hours
Day 7	Review	0.50
	H.E.A.T. De-escalation Technique	1.00
	Tier II Agents	0.50
	Purpose of Tier II	
	Information to provide to Tier II agent	
	When to transfer	
	When not to transfer	
	Executive Response Team	1.00
	Purpose of Executive Response Team	
	Reasons to escalate to the Executive Response Team	
	Reasons NOT to escalate to the Executive Response Team	
	Escalation process	
Executive Response Team form / case		
Listen to calls		
	QUIZ - H.E.A.T, Tier II, & Executive Response Team	
	Role Play All Learnings	4.50
Day 8	Review	1.00
	Packaging	0.25
	Script	
	Claims process	
	Takeover & Mergers	0.50
	Key words / phrases	
	Explanation of takeovers & mergers	
	Takeover types	
	Sample takeover letter	
	FAQs	
	Client flash	
	Prenote	
	Fmservice	0.50
	Billing / payments	
Capabilities		
Registration		
Log In		
Adding policies to account		
Encourage customers to use fmservice.com when appropriate		
	QUIZ - Servicing	

Day	Topic	Hours
	Client / Carrier Specific Requirements	0.50
	Fingerhut	
	Sirius	
	Truist	
	Standard Procedures	0.50
	Overall review	
	Name changes	
	Quality	1.00
	Scorecard review	
	Listen to calls	
	Final Assessment	1.00
Days 9 & 10	Nesting	