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	
	Guaranteed Acceptance Life Insurance	**1.00**
	Overview	
	Product details	
	Knowledge check	
	Listen to calls	
	Product Review (AD&D, HAP, Recuperative Care, Injury Care, Critical Illness, Life)	**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**

Day	Topic	Hours
	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	
	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	
	Guaranteed Acceptance Life 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	

Day	Topic	Hours
	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 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	

Day	Topic	Hours
	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	
	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, vertification, 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	

Day	Topic	Hours
	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	
	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	

Day	Topic	Hours
	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	
	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	

Day	Topic	Hours
	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 6	**Review**	**0.50**
	Beneficiary	**0.50**
	Key words / phrases	
	fmservice.com	
	Change beneficiary	
	Confirm beneficiary	
	Primary insured deceased	

Day	Topic	Hours
	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 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	

Day	Topic	Hours
	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	
	Client / Carrier Specific Requirements	**0.50**
	Fingerhut	
	Sirius	
	Truist	

Day	Topic	Hours
	Standard Procedures	**0.50**
	Overall review	
	Name changes	
	Quality	**1.00**
	Scorecard review	
	Listen to calls	
	Final Assessment	**1.00**
Days 9 & 10	**Nesting**	