

# Weekly Team Training - March 31

## **Meeting overview and agenda @ 0:00**

Andrew welcomed the group and provided an overview of the meeting agenda, which would cover the census, MSA, and living benefits. He noted that the RFC process is being phased out and that Capstone will now handle the kickoff call.

## **Census form walkthrough @ 2:22**

Andrew provided a detailed walkthrough of the census form, explaining the importance of accurately completing all required fields. He discussed the different types of boxes (yellow, orange, gray, red) and the information needed in each section, such as employee details, deductions, tax withholding, and contact information. The group discussed how to securely transmit the completed census to Capstone.

## **Master Services Agreement (MSA) overview @ 12:45**

Andrew explained the key components of the MSA, which outlines the services Capstone will provide and the client's responsibilities. He highlighted the sections on confidentiality, HIPAA compliance, and the new indemnification clause, where Capstone will now indemnify the client for any issues related to the program. The group also reviewed the ACH authorization and the short insurance application for the fixed indemnity coverage.

## **Living benefits and personal stories @ 34:51**

Alan shared his personal experiences with living benefits, including how they helped his family when his daughter-in-law and daughter were diagnosed with terminal illnesses. He emphasized the importance of properly structured life insurance policies that provide living benefits, as opposed to just term life insurance. David Tringale also shared a case study of a client who received a large living benefit payout, and the group discussed best practices for maximizing these benefits.

## **Recap and next steps @ 52:04**

Andrew wrapped up the meeting, thanking Alan and David for their contributions. He reminded the group about the resources available in the TUA portal and encouraged them to reach out if they had any further questions. The group was advised that the next training session would be held the following day.