



A&B Insurance and Financial

"Solving the Insurance Puzzle For You"

A&B Insurance and Financial

A Contracted General Agency for Florida Blue

Main Office

5101 Cypress Center Drive Suite 101

Tampa FL 33609

Other Office locations

5417 US Highway 19 Suite 106 New Port Richey FL	5237 Summerlin Commons Blvd Suite 111 Fort Meyers FL
1489 Palmetto Park Rd Suite 300M Boca Raton FL	820 W. Lake Mary Blvd. Suite 101 Sanford FL

Hello and Thank you for your interest in joining Florida Blue.

We want to welcome you and start off by explaining some of the benefits of working with our agency and the options that you have at your fingertips. We have also listed some of the most common questions asked. We will be following up with you to go over more details and give you a chance to ask any questions that you may have. Your point of contacts for joining our organization will be:

Crystal Mayotte crystal@ab-financiagroup.com

Mark Carbillano mark@ab-financialgroup.com

Our main office number is 813-288-9500 and feel free to contact us.

You can visit our Facebook page.

Like us on Facebook 

<https://www.facebook.com/AB.Financial>

Check us out on YouTube



<http://www.youtube.com/user/ABHealthInsurance>

Here is a short list of the things that we have to offer you with our agency.

1. Multiple contract options
We offer several contract levels based on the support our agency provides to you.
2. Predictive Dialers with fresh leads sent in daily
Not a dialer loaded with old beat up leads, get real time leads sent to you via our dialing systems. Our systems get you talking to more people daily which means more sales.
3. Email marketing
Be able to market to prospects without actually having to do it. Automated email marketing.
4. Multiple streams of income coming from multiple carriers
By selling an array of products you will have multiple streams of income with pay cycles both weekly and monthly.
5. Cross selling to increase your income levels
We offer Life, Accident Medical Expense, Cancer, Critical Illness, Dental and more.
6. Access to sell Florida Blue on or off exchange with **commissions paid**.
7. Dedicated telemarketers
We offer dedicated telemarketers for our agents. Agents can elect to have their own dedicated telemarketing assistant. This is based on production or shared cost of the telemarketer.
8. Live transfer calls
We offer live transfers to our agents of people interested in speaking with agents about Florida Blue
9. Training and support from the home office
We offer web training and in person training in Tampa, Fort Meyers and Orlando
A video library for you to learn when and how you like to
10. Advertising and Marketing
For Agents that want to meet with people we offer options and support for networking, events, and shows.

Here are some details that are sure to come up.

Cost of getting started

We do not require an ongoing cost with A&B and Florida Blue. There is one appointment fee for \$185.94 that will get you the opportunity to sell all lines of business with Florida Blue. You will need to have E&O insurance. You will also need to have a USB noise cancelling headset to access our dialers. This will allow you to sell Medicare Advantage both RPPO, Medicare Advantage HMO, PDP Plans, U65 off Exchange Plans, U65 on Exchange Plans, Small Group (under 50), and all our BC ancillary products dental, accident medical expense, critical illness, hospital indemnity and Life.

Leads

Depending on contract arrangement you will have access to all our tools, leads, and marketing events. Our leads are acquired in several ways. We do SEO and SEM(search engine- Google, Bing, Yahoo and more), we purchase leads through several internet lead vendors, we do mail response, newspaper local marketing, seminars and more.

Tools

All of our tools are accessible from in or out of our offices.

How do you complete applications?

We complete applications in several ways. The most common way that we complete applications is by using a web meeting with our clients. We also have online enrollment options, paper applications, and telephone enrollment lines for Medicare Advantage. You will not have to drive around the state to complete applications.

Social Media

We have a social media director that will help you and drive more sales and relationships to you via social media. We use Facebook, LinkedIn, YouTube and more.

Florida Blue Rules

In order to offer Florida Blue you must be exclusive to Florida Blue. This means that you must give Florida Blue the right of first refusal for medical underwriting. For any Medicare and Major Medical products offered by Florida Blue we write Florida Blue. If you currently offer products outside of Florida Blue we will not touch any renewals that you have and will not disturb your current book of renewals. You will no longer be able to market new business under these carriers. Once HCR starts we will only be offering Florida for all under and over 65 Florida residents. Keep in mind that Florida Blue will be the only carrier that will be available in ALL counties. Many counties we will be the only carrier available for our Florida residents to get access to an exchange plan.

Here are some of the most common questions we get.

Am I vested?

Yes we have a vesting schedule and you will be fully vested after 3 years with our organization.

Can I be paid as earned?

Unfortunately with Florida Blue there is no option for as earned compensation.

Can I still sell other Medicare Plans with others carriers?

No you cannot sell other carriers.

Can I sell outside of FL?

Yes you can, as an agency we give you the option to do so but will not have the lead support outside of FL like you do in FL.

Will I make commissions on HCR with a client getting a subsidy?

Yes, commissions will be paid with lifetime renewals.

How does Florida Blue pay commissions?

Currently we pay commissions monthly, in October we will be moving to a twice a month pay based on issued business. We do not pay on collected premium, we pay compensation based on the style of policy the client purchased and the location of the clients resident.

Can I sell just Medicare or Under 65?

No you must sell all products you must follow the rules for over and under 65 sales.

Why sell just Blue Cross rather than being a broker?

There are many reason to sell Florida Blue exclusively some of the best reasons are:

- a. Extensive network available in all counties in the state
- b. The only carrier to offer products on the exchange in all counties in the state
- c. Competitive compensation not based on collected premium
- d. A mutual non for profit carrier
- e. Florida Blue name brand recognition and quality
- f. Robust benefits that are premier in the market.
- g. Local presence for help with service of your clients policies the Blue Stores.

How many leads will I get?

Leads are based on production and dedication to the organization. We do not specifically dedicate leads to agents, you gain access to our systems which give you access to these leads in real time.

I currently sell other products can I add Blue to my portfolio?

Yes, as long as you follow the rules for Health both over and under 65 you can sell any other carriers you may want to. Please keep in mind that for our supported contracts(lead contracts) all contracts must be aligned with A&B.

We hope that this information gets you a good basis to what we will talk about in person. Please call us today to set an interview or a call to discuss further details.

Thank you,

Mark Carbillano

Director of Sales