

# What Comes Next – Meeting with the Payroll Administrator Sample Script

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Agent	Hello _____ , how are you today?
Payroll Administrator	I'm doing well, thanks.
Agent	Thanks for making time for me today. (Give the Payroll Administrator a small gift).
Payroll Administrator	Thank you very much.
Agent	I am here to deliver several things to you that will help make sure things run smoothly. Do you have a place we can sit down so I can show you this information?
Payroll Administrator	Yeah sure, right this way.
Agent	This is your Section 125 plan binder. It contains all the information you need to know about staying in compliance with Section 125.
Agent	There are several tabs in here but I want to point out three that are of particular importance. The first one is your plan adoption agreement. This is the document that establishes the plan for your company which is required in order to give pre-tax treatment to deductions for benefits.
Agent	The second one is your Summary Plan Description. It describes to the employees the features of their benefit plan. I have provided each of your employees one of these. And you will want to provide any new hires a copy as soon as they are eligible for benefits.
Agent	Finally, I have included the Salary Redirection and Payroll Authorization Agreement for each employee that elected to participate. If you will notice, they have initialed the second point which states that this election form will remain in effect and cannot be revoked or changed during the plan year unless the revocation and new election are on account of and consistent with a change in status. Here are those events eligible for a change: Marriage; divorce, legal separation, or annulment of marriage; Death of spouse or dependent; Birth or adoption or placement for adoption of a child; Change in employee's / spouse's / dependent's employment status (recently hired, recently terminated, begins unpaid leave of absence, ends unpaid leave of absence, participates in a strike, participates in a lockout); Change in employee's / spouse's / dependent's employment status that changes the employee's / spouse's / dependent's eligibility for employer-provided coverage (e.g., goes from part-time to full-time or from hourly to salaried); Dependent is no longer eligible for coverage because of age, student status, or similar change; Court order connected to a domestic relations case (e.g., a divorce or custody change) requiring coverage for a dependent child under your plan or another person's plan, and the child is actually enrolled in your plan or the other plan as a result of the order; Employee / spouse / dependent becomes entitled to coverage under Medicare or Medicaid, or loses coverage under Medicare or Medicaid, and increases or decreases the premium paid under employee's health plan; Spouse or dependent, if employed, makes a change in coverage under his or her cafeteria plan and Employee makes a corresponding change under this plan that is on account of the change under spouse's or dependent's cafeteria plan; Employee revokes existing group health coverage while on leave under the Family and Medical Leave Act of 1993 (FMLA). So what that's saying, _____ is that unless one of these events occur the employee can't change this payroll reduction during the plan year.
Agent	Tucked in the left hand side here are the Payroll Authorizations that you will need to begin deductions. It shows how much the amount should be for each employee. Each deduction is broken down by how much is paid with pre-tax dollars and how much of it is paid with after-tax dollars.

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Agent	Now, I want to go over with you what will happen next.
Agent	At Globe Life Liberty National Division, we value our relationship with the Payroll and Human Resources professionals, like yourself. Your company now benefits from the pretax savings of a Section 125 plan and our goal is to make sure the process from enrollment to deduction of premiums to paying your bill is as smooth as possible.
Agent	Your deductions begin the first pay period in June.
Agent	Your first bill will be due July first.
Agent	Your plan year ends in May of next year. I'll be in touch prior to then to schedule your annual enrollment.
Agent	Now _____, here's what you can expect from us.
Agent	Our quality manager (name) will reach out to you over the course of the coming weeks to see what questions you have and what we can do to help.
Agent	<p>Our representatives have discussed and each employee has initialed the Salary Redirection and Payroll Authorization Agreement acknowledging they understand that they benefit from these policies for the entire plan year. They have been informed that they can make changes to the policies they are paying pre-tax during the plan year only if they have a Qualified Status Change as defined by the Internal Revenue Service which sets the rules for Section 125.</p> <p>Qualified Status Changes are:</p> <ul style="list-style-type: none"> <li>• Marriage</li> <li>• Divorce</li> <li>• Death of a spouse or child</li> <li>• Termination</li> <li>• Change of spouse employment</li> <li>• Birth or adoption of child</li> </ul>
Agent	Should an employee request a change in their policies during the plan year, please contact your representative, that's me _____, at 555-555-5555.
Agent	I will verify that your employee has a Qualified Status Change. If so, I will contact you to make changes to the employee's policies. If the employee does not have a Qualified Status Change, I will explain the process for making changes to the employee's policies at the next open enrollment period.
Agent	Referring requests to me benefits you in three ways.
Agent	Number 1 is less stress. As a licensed professional can assess whether the employee has a qualified status change and guide the employee through the process.
Agent	Second is time. We know you have a busy schedule. Each time an employee makes changes during the plan year, it costs you time to research if a change is qualified and make changes to the bill.
Agent	And most important is compliance. Our goal is to make sure your Section 125 plan remains in compliance with Internal Revenue Service guidelines to avoid fines, penalties, and auditing. Allowing employees to make changes during the plan year only when they have a Qualified Status Change ensures compliance with federal law.
Agent	So _____ what questions do you have?
Payroll Administrator	I don't have any questions.
Agent	OK great. Please sign here and I'm going to leave this copy with you.