GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 7

Episode Title: Boost Your Business with Group Benefits

Thank you to our experts who contributed to this conversation:

Hosted by: Todd Villeneuve, Managing Partner, IFC National Marketing

On this episode of Great Minds and One Bald Guy, our host Todd Villeneuve talks with Gintas Garsys about how Group Benefits can help agents and advisors uncover new revenue and build deeper, lasting relationships with existing clients.

Gintas Garsys
Regional Director
Medicare, Benefits & Health

Independent Agents Are Moving Into the Group Health Market

Market volatility has made agents think more seriously about building a stable, diversified book of business. Agents are realizing they're leaving business on the table. You can lose a Medicare client you've had for years simply because you don't offer group benefits. The group market is part of the natural evolution toward full-service advising.

> "The biggest hurdle to selling group benefits is education — quality resources for learning the group market have historically been few and far between. That's one reason IFC's Agent Builder program includes group benefits training, which we've been building out with Frankie Villeneuve leading that effort."
> **— Gintas Garsys, Regional Director, Medicare, Benefits & Health, IFC National Marketing**

The Math Works

When you factor in ancillary sales alongside major medical, most group agents are earning around $40 to $45 per employee per month. On a group of 100 lives, that's roughly $4,500 per month — or $54,000 to $60,000 annually from one account. And 100 lives could be just 3 to 10 groups, depending on size. If you're writing 30 groups averaging that out, you're well into six figures in your first year.

$40–45
per employee per month
major medical + ancillary

× 100

$4,500
per month from 100 lives
$54,000 – $60,000 annually

Writing 30 groups in your first year puts you well into six figures — on renewal income alone.

Finding Wins and Value

Save on Operational Costs
with discounted rates on tools and technology allowing you to better compete with the big shops.

Maximize Agency Income
with competitive commissions.

Promote Better Agency Efficiency
with quoting and service support.

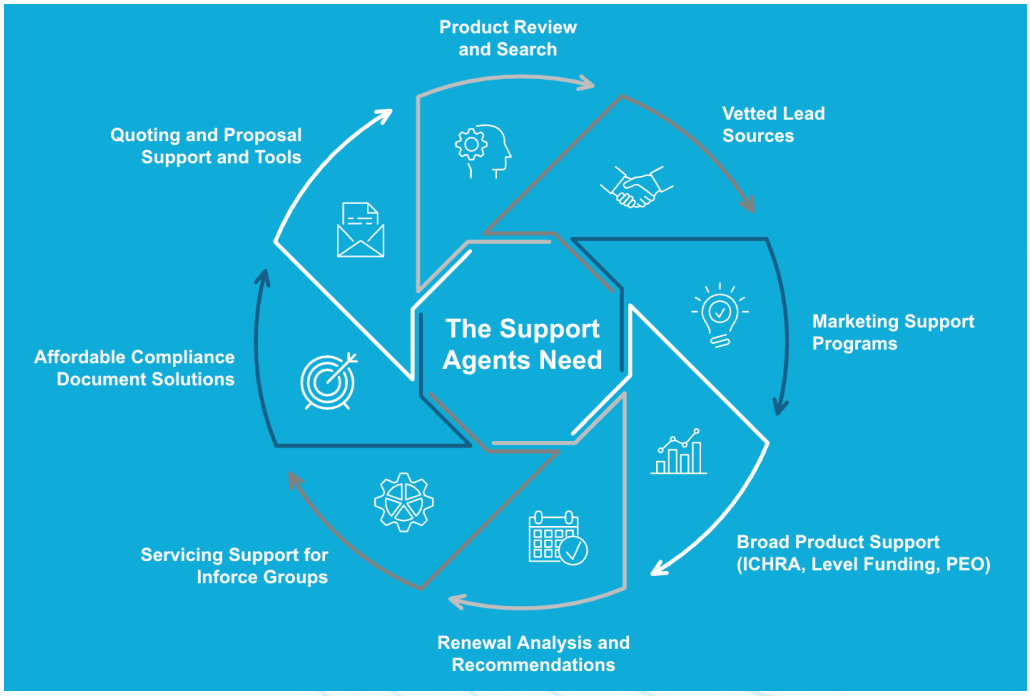
Grow Your Business
with marketing and prospecting support.

Stay Relevant
with education and vetted unique products.

> "Group benefits lets you be more creative, more consultative, and more of a strategist. You're building a book of business that renews annually and grows with your clients."
> **— Gintas Garsys, Regional Director, Medicare, Benefits & Health**

IFC's Full Group Support Ecosystem

The Group Benefits team at IFC National Marketing offers a full ecosystem of services and support for agents and brokers who currently support commercial clients or who want to expand into this segment of the industry.



As an agent with IFC, your commercial clients will benefit from an ever-growing suite of solutions to simplify and improve benefits administration.

Group Enhancements with More to Come

- Unique Products like BaxRx, OHP, G&A Partners
- Lead Support - Judy Diamond
- Agent Builder Group Training
- Cobra Support- Anuvi
- Product Education and Webinars
- Compliance Support- Medsurety
- Quoting Support
- Added Service Staff
- Renewal and Servicing Support
- 401k Planning via Retirement Plan Consultants
- Operational Support Website, Secure Mail, Integrity Benefits and more
- Concierge and L&A Support (Key Person, Buy-sell)
- Navigator/ Ease Build Out Support

Understanding the Three Types of Group Coverage

Traditional fully insured:

The standard employer group medical plan most people know. Solid benefits, predictable pricing, widely available. Great for many groups.

Underwritten products (level-funded, association, PEO):

These products allow medical underwriting, meaning healthier groups pay less.

ICHRA (Individual Coverage HRA):

Instead of offering a group plan, the employer sets a contribution, and employees shop the individual marketplace for their own coverage. Historically, this produced savings of around 30% because individual premiums ran lower than group.

"Price is what you pay monthly; cost is what you pay when something goes wrong. Voluntary and ancillary benefits exist to protect people from the gap between those two numbers. When you help a client understand that, you're doing real work." **— Gintas Garsys, Regional Director, Medicare, Benefits & Health**

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