Selling the Value of the APWU Health Plan
Job Aid

Value Creation Thought Framework

THEM

What do the prospective members care about?

- What are their critical healthcare issues?
- What is most important to them about their coverage?
- Who do they also support ?

US

What does the APWU HP have?

- High Option Plan
- Consumer-Driven Plan

FIT

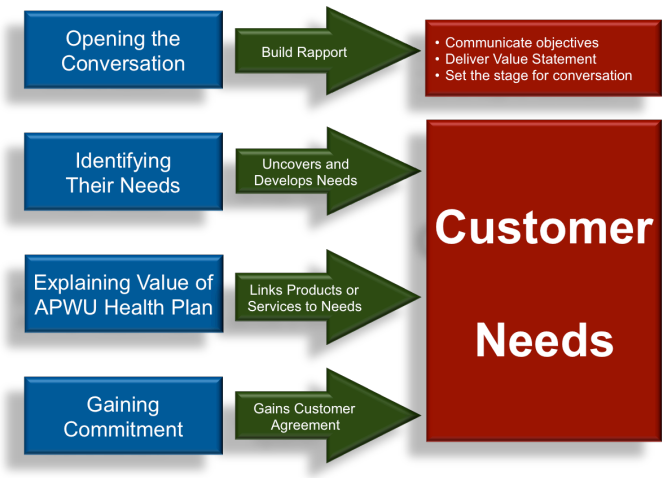
How does the APWU HP IMPACT what they care about?

PROOF

How do you explain this value and support it with relevant examples?

- Prove it!!!!

The Flow of the Sales Conversation



Types of Key Questions

<u>Open Ended</u> - Solicit multiple word answers

- Who, What, Why, How, Where, Describe

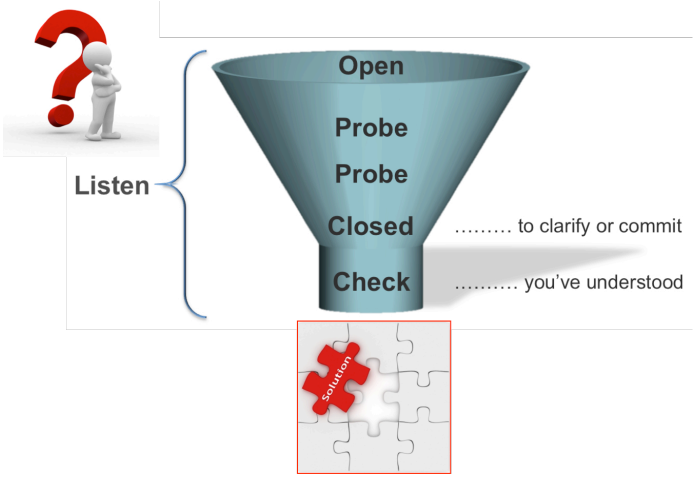
<u>Closed Ended</u> - Solicit "yes" or "no" answers

- Is, Does, Can, Will, Do, Would, Could….?

<u>Reflective / Follow-on / Qualify</u> - Solicit clarity to answers

- Asked in response to prospective member's answer
- Prospective member can think, consider, expand their answer

The Funnel Questioning Technique



Value Statement Template

Their Healthcare Issue	What APWU HP has	Impact

Value Statement

Handling Objections

	What To Do
Probe and Listen	Use Questions
Confirm Understanding	Rephrase and Probe
Prepare Customer for Answer	Empathize "If..., Then..."
Answer Objection	Persuade the Customer
Take Action	Follow up

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APWU Health Plan Differentiators for 2014

- Maternity covered at 100%
- Preventive care and screenings covered at 100%
- Secure online access to health care data
- Almost 1 million providers
- Get care nationally and abroad
- No referrals needed

- **High Option Plan**
  - Office visits (including specialists) $18 copay*
  - Urgent care centers $40 copay
  - Use LabCorp and Quest Diagnostics for 100% coverage
  - Diabetes and hypertension covered at 100%*
  - Routine dental covered at 70%
- **Consumer Driven Plan**
  - No upfront deductible and copay
  - Diabetes Management Program
  - Healthy Pregnancy Program
  - Healthy Back Program

Value Statement Example

"With the APWU Health Plan, we can help you get great healthcare coverage AND directly support the union. For the 2013 contract year, the Health Plan delivered a payout of over 8.8 million dollars to the APWU Treasury and 8.4 million dollars in the previous year. Over the last five years, the Health Plan's contribution to the Treasury has been about 38 million dollars. This payout is mainly due to membership and the Health Plan's efficiency. No other FEHB carrier provides the APWU with this type of monetary payback. This is your Health Plan working for you! In addition, we can help you get your blood pressure back to your target of 120 over 80, protecting you and your family from the dangers of Hypertension. And we can reduce your healthcare costs by $X per month, putting that money directly back into your family budget. We can provide all of these benefits through programs like Weight Management and Hypertension Management, which are part of the very affordable APWU Health Plan."

Making Introductions - That Awkward "First Hello"

- Introduce yourself to the prospect
- Explain that you are the Health Plan Rep
- Value Statement like this:

  "Generally, we find that Postal Service employees are concerned with getting the best healthcare possible for their families and the best price; and, as union members, they are concerned with supporting the union. The APWU Health Plan does provide great coverage for our members and their families at vary affordable rates - and we put money right back into the APWU Treasury. Now, to make sure how our plans best fit your needs, I'd like to find out specifically what your health care needs are. Is it OK if I ask you a couple of questions?"
- Transition into questioning

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