

FULL SERVICE VS. SELF-SERVICE

Two ways to enroll. The same BuddyIns team behind both.

The flexibility and freedom to choose your path

Modern LTC enrollment requires both seamless digital tools and expert human guidance. BuddyIns delivers both through flexible enrollment paths tailored to your business. Here's how each path supports you from product selection through enrollment and beyond.

The bottom line

You choose the enrollment path for **each group**. Go **Full Service (white glove)** when you want us to run it: implementation support, live webinars, and 1:1 consultations with licensed LTC specialists. Go **Self-Service**, with our people still in the loop, when you want to lead and keep more of the commission. Every enrollment is different, and you should have the options you need to flex with it.

On every path

- ✓ Branded enrollment microsite
- ✓ Premium calculator & multi-carrier quoting
- ✓ A BuddyIns team in the loop with you

Full Service (white glove)

We run it with you from start to finish: webinars, 1:1 specialist consultations, marketing, and enrollment support.

Self-Service

You lead the enrollment with our microsite, quoting tools, and marketing templates, and our team stays in the loop to support you.

Which path fits your group?

Choose Full Service (white glove) when...	Choose Self-Service when...
It's your first group case and you want to see how an enrollment runs without carrying it alone. Most first-time group brokers start here.	You've run group enrollments before and are comfortable leading the process with HR.
You want BuddyIns to host and present the live educational webinars.	You'd rather present to the group yourself, using our webinar materials.
You want licensed LTC specialists to handle 1:1 enrollee consultations.	You (or your team) want to act as the consultant, with BuddyIns available behind you.
You want complete marketing and enrollment support handled for you.	The group is a good fit for you to lead, and you want to keep more of the commission.
You keep 50% of the commission.	You keep 80% of the commission.

No tech skills required on either path. You can pick a different path for your next group.

Side-by-side: what each path delivers

Service	Full Service (White Glove)	Self-Service (Humans in the loop)
Who leads the enrollment	BuddyIns, in partnership with you	You, directly with HR; our team supports you
Implementation partnership, start to finish	✓	You lead; BuddyIns is a call or email away
Kickoff call and enrollment planning checklist	✓ We lead the kickoff call	✓ Full marketing checklist
Live educational webinars	✓ We host & present	✓ Webinar materials provided
1:1 consultations with licensed LTC specialists	✓ 15-min 1:1 Zoom consults	You consult; BuddyIns backs you up
Communications & engagement	✓ Complete marketing support	✓ Marketing collateral templates
Branded enrollment microsite	✓	✓
Premium calculator & decision tool	✓	✓
Multi-carrier group quoting (Product Buddy, Quick Quote, Census Quote)	✓	✓
Buddy System portal subscription	No charge	No charge
Your commission	50%	80%

Two enrollment paths. The same BuddyIns team behind both.

Pick the path that fits each group, and choose differently next time if another group needs something else.

FULL SERVICE · WHITE GLOVE

50%

commission · BuddyIns co-brokers at 50%

- Implementation partnership from start to finish
- We host and present webinars for you
- Licensed LTC specialists for 15-minute 1:1 Zoom consultations
- Complete marketing and enrollment support
- Plus every Self-Service tool and resource

SELF-SERVICE · HUMANS IN THE LOOP

80%

commission · BuddyIns co-brokers at 20%

- Branded enrollment microsite
- LTCi decision calculator
- Marketing collateral templates and webinar materials
- You implement directly with HR; our team is a call or email away

Your questions, answered

1. How do I decide which path to use?

Start with the group and with how much of the enrollment you want to carry. If you want us to run the enrollment with you, or it's your first group case, choose Full Service. If you're ready to lead and want to keep more of the commission, choose Self-Service. The decision is made **per group**, so you're never locked in: run one case Full Service and the next one Self-Service.

2. When an enrollee has a question, how is it handled?

Enrollees get direct access to people who know LTCi, not a call center:

- **1:1 consultations.** On Full Service, enrollees book a 15-minute Zoom meeting with a licensed LTC specialist right from their enrollment page, whenever it works for them during the window.
- **Live webinars and Q&A office hours**, recorded for anyone who can't attend. On Full Service, BuddyIns leadership hosts; on Self-Service, you present with our materials.
- **A one-stop enrollment microsite** (both paths) with premium calculators, LTC 101 education, product details, FAQs, and a direct link to enroll.
- **Email follow-up** from our specialists, all from one BuddyIns address so enrollees know who they're hearing from.

We don't run a phone line, by design. Scheduled 1:1 consults give every enrollee dedicated time with a specialist instead of a hold queue, and enrollees who meet with someone are far more likely to enroll and choose meaningful coverage.

No charge for the use of the Buddy System tools. Ever. Specialist consultations and webinars are included in the Full Service path. On Self-Service, you (or your team) typically act as the consultant, and BuddyIns stays available behind you.

3. How does commission work on each path?

There's no subscription charge for the Buddy System portal when you do business with BuddyIns. Your compensation is set by the path you pick for each group: generally **50% to you on Full Service (white glove)**, where BuddyIns does the heavy lifting, and **80% to you on Self-Service**, where you lead the enrollment.

4. What kinds of groups can we enroll together?

Employers of nearly every size, from multi-state systems with tens of thousands of employees to small groups, with guaranteed issue (GI) offers reaching employers down to 3 lives with two product lines. We also run association enrollments, including state medical societies, dental associations, a physicians' cooperative, a bar association, and alumni associations with up to 1 million eligible members. And we track state LTC payroll tax rules so you don't have to.

We shop five leading group LTC carriers: Chubb, The Standard, Trustmark, Transamerica, and Aflac. Our team is led by CEO and co-founder Marc Glickman, FSA, CLTC, a career LTC actuary and former Chief Investment Officer and Chief Sales Officer of a major LTC insurer.

Let's map the right path for your group.

BuddyIns Group Solutions →

