

## CONVERSATION STARTERS

### Did you know identity protection is one of the most requested benefits from employees?

**Follow up** with why consumers are looking for identity protection as a benefit:

- A rise in major data breaches
- 1/3 of Americans have been affected by identity theft
- IDSeal's identity-theft protection policy of as much as \$1 million aligns with other benefits

### What would you do if an employee was stuck battling identity theft for as many as 200 hours?

**Follow up** with additional ways identity theft can distract employees:

- 25% of victims stated their family life is stressed<sup>3</sup>
- 26% said they had to borrow money from family or friends<sup>3</sup>
- 66% said they felt violated<sup>3</sup>
- 67% said they felt anxious<sup>3</sup>

### What are some of the non-healthcare benefits you offer employees?

**Follow up** with the fact that identity-theft protection is a benefit that HR professionals request most. Mention how it also benefits employers. It protects company data and ensures employees can work without stress from the identity theft threat.

### Did you know nearly 64% of passwords have been exposed in data breaches?

These passwords are often used across company accounts!

**Follow up** with: There were 4.46 million record breaches in 2018 (*Identity Theft Resource Center*). Mention how dark-web monitoring scans billions of breached records to help identify the following:

- Checking account numbers
- Compromised email/password combinations
- Driver's license numbers
- Social Security Numbers
- ... and more.

## OVERCOMING OBJECTIONS

Is your customer ready to sign up? Great! Sometimes ... not so fast. A business owner or administrator might have concerns first. Here are five of the most common:

### 1. I already offer a protection-plan benefit for employees.

**RESPONSE:** Being proactive is great! Although you might have a similar benefit to offer. Could you do me a favor? Would you allow me to show you a comparison of products, just to be sure you're completely covered?

### 2. We're not looking to make changes in our benefits package.

**RESPONSE:** I get it. Why change something that's working? Honestly, my clients rarely are in search of changes when we first speak. However, after they see the process IDSeal uses, it makes them think. I'm not asking for a decision today. Would you be willing to do me a favor? Let's schedule a discovery meeting. That might show whether it's a good fit. This way, you'll have all the facts you need when you're ready to make a change.

### 3. This doesn't look like something my company needs.

**RESPONSE:** I definitely understand your reservations. We haven't explored the full benefits for your company yet, though. I'm willing to bet the chance to make and save money sounds appealing to you. *[wait for a response.]* Did you know identity theft protection is a voluntary benefit and is tax-deductible? *[wait for a response.]* If I promise to keep it brief, can you do me a favor and meet with me so I can learn more about your business and see if we can find ways to cut costs for you?

### 4. I don't understand what you're offering...

**RESPONSE:** That's okay! I'm here to help with that. I can explain what IDSeal delivers with this outline *[present brochure]*.

### 5. We don't make decisions at the local level...

**RESPONSE:** That's a smart way to conduct business. How are your vendors vetted? Could you connect me with the person who makes benefits decisions for your company?