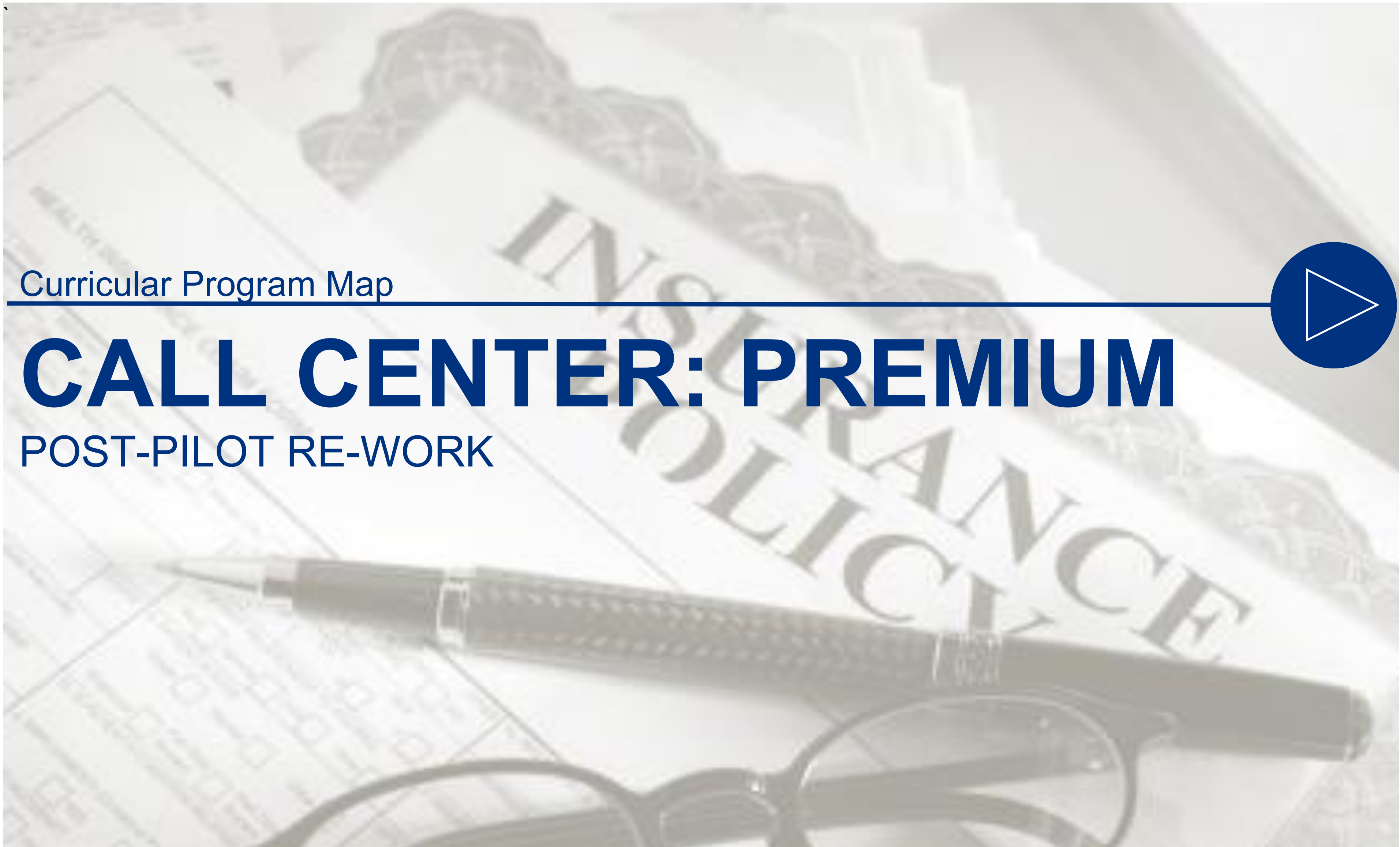

Curricular Program Map

CALL CENTER: PREMIUM

POST-PILOT RE-WORK

Proposed Curriculum for the Premium Team: Post-Pilot

This section maps the delivery plan and methods to the PROPOSED learning objectives for members of the Customer Call Center premium team.

Delivery Method

The delivery plan for this is blended. Polling questions and whiteboard activities are designed to be mentor led, the remaining activities are delivered via the Cornerstone LMS and are self-paced. Quizzes are built in Microsoft Forms.

<table>
<tr><th colspan="4">Module 1: Life Premium Introduction</th></tr>
<tr><th></th><th>Lesson</th><th>Learning Objective</th><th>Delivery Method</th></tr>
<tr><td></td><td colspan="3">Mentor Led Introduction to Module 1
Assign Lesson 1</td></tr>
<tr><td></td><td>Lesson 1:
Term and Whole Life Premium</td><td>• Explain a fixed premium payment
• Explain why a fixed premium may change for a term life policy</td><td>CBT: Term and Whole Life Premium
Time: 5 mins</td></tr>
<tr><td></td><td>Mentor Check In</td><td>• Worksheet/whiteboard activities to review concepts presented in Lessons 1
• Answer student questions
• Assign Lesson 2</td><td>Term and Whole Life Polling Questions
5-10m mins</td></tr>
<tr><td></td><td>Lesson 2:
UL Premium Basics</td><td>• List the parts of a UL premium (1)
• Explain how each part affects the UL premium amount (2)
• Explain how UL premium helps build policy cash value
• Describe how UL premiums are determined</td><td>CBT: Universal Life Premium Introduction
Time: 30 mins</td></tr>
<tr><td></td><td>Mentor Check In</td><td>• Answer student questions
• Complete UL policy concepts scenario
• Assign Knowledge Check</td><td>Universal Life Scenario Based Whiteboard/Chat/Polling Activity
5-10 mins</td></tr>
<tr><td></td><td>Life Premium Concepts Knowledge Check</td><td>• Check mastery of term, whole, and UL premium concepts</td><td>Premium Basics Quiz in CSOD
Time: 30 mins</td></tr>
<tr><td></td><td colspan="3">Mentor Check In
5-Minute Break
Assign Lesson 3
Mentor should run reporting in CSOD to check learner progress on the knowledge check.</td></tr>
</table>

Module 1: Life Premium Introduction

	Lesson	Learning Objective	Delivery Method
	Lesson 3: Mentor-Led Session Introduction to Life Premium Details in Policy administrative system	• Identify where to find policy base plan coverage and rider details in Policy administrative system • Identify where current premium and mode details are located in Policy administrative system • Identify where paid to date information is found in Policy administrative system • Identify where billing details are found in Policy administrative system • Identify where additional premium modes and amounts are found in Policy administrative system • Identify where to find the premium payment history in Policy administrative system	***Mentor-Led Discussion:*** *Life Policy and Premium Payment Identification in Policy administrative system:* • *Policy Information Section* • *Coverages Section* • *Premium and Billing Section* • *Premium Accounting History Section* *(Use **Life Policy Details Support Content** in Sage as guide)* ***Time: 45 minutes***
	Premium Details in Policy administrative system and LifePRO Activity	• Accurately locate premium and policy information in the CRM system • Accurately locate premium and policy information in the correct policy administrative system	***Mentor-Guided Premium Details Activity*** ***Time: 20 minutes***
	Premium and Policy Details Knowledge Check	• Check ability to locate and describe premium and policy information in CRM and policy administrative systems	***POLICY ADMINISTRATIVE SYSTEM Premium and Policy Concepts Check*** ***(quiz in CSOD)*** ***Time: 30 mins***
	Mentor Check In	• Review concepts learners are struggling with	***Time: 10-20 minutes or longer, if needed***

Module 2: Billing Basics

Lesson	Learning Objective	Delivery Method
Lesson 1: Billing Basics, Part 1	• Define and use common billing terms • Explain the information found in a direct billing notice • Explain how customers can request billing mode changes • Explain how billing mode changes affect the premium amount due	***CBT:*** *Billing Basics, Part 1* ***Time: 15 minutes***
Mentor Check In	• PPT activities to review concepts presented in Lesson 1 • Answer student questions • Introduce SOP study activity	***Billing Basics, Part 1 Group Activity*** ***Time: 30 mins***
SOP Study	• Locate SOPs related to premium billing • Demonstrate ability to apply business rules in billing SOPs	***Mentor-Guided Breakout Room SOP Study:*** • *Paid to Date and Billed To Date SOP* • *Premium Receipt SOP* • *Direct Mode Changes SOP* ***Total Time: 30 mins***
Lesson 2: Billing Basics, Part 2	• Explain the logic used by the policy administrative systems to generate premium billing notices • Explain how premium bills are adjusted when policyowners under- or overpay premium • Explain the information found in an adjusted billing notice	***CBT:*** *Billing Basics, Part 2* ***Time: 15 minutes***
5-minute Brain/Bio Break		

Module 2: Billing Basics		
Lesson	**Learning Objective**	**Delivery Method**
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 2 • Answer student questions • Introduce SOP study activity	***Billing Basics, Part 2 Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs related to premium billing • Demonstrate ability to apply business rules in billing SOPs • Assign Knowledge Check	***Mentor-Guided Breakout Room SOP Study:*** • *Stopping Resuming Billing SOP (WNIC)* • *Customer Did Not Receive a Bill SOP* • *ISWL Non-Billing SOP (BLC)* • *Non-Billing SOP (BLC)* ***Total Time: 45 mins***
Billing Concepts Knowledge Check	• Check mastery of worksite policies and premiums concepts	***Billing Basics Quiz in CSOD*** ***Time: 30 mins***
5-minute Brain/Bio Break		
Mentor Check In	• Review knowledge check • Answer any questions related to the knowledge check • Assign Lesson 3	***Mentor-Led Discussion, Demonstration, and Activity*** ***Time: 30 minutes***

Lesson 3: Billing Information In Policy administrative system	• Identify where to find the following billing details in Policy administrative system:
	  ○ Policy status
	  ○ Payment mode
	  ○ Payment method
	  ○ Policy billing status
	  ○ Billing status reason
		CBT: *Billing Details in Policy administrative system*
		Time: 10 minutes

Billing Research in Policy administrative system	• Identify where to find the following billing details in Policy administrative system:
	  ○ Policy status
	  ○ Payment mode
	  ○ Payment method
	  ○ Policy billing status
	• Identify how to research reasons for Suspended and Hold billing statuses in Policy administrative system
		Mentor-Led Discussion:
		Life Premium Payment Identification in Policy administrative system:
		• *Premium and Billing Section*
		• *Premium Accounting History Section*
		*(Use **Life Policy Details Support Content** in Sage as guide)*
		Time: 45 minutes

Module 2: Billing Basics			
	Lesson	**Learning Objective**	**Delivery Method**
	5-minute Brain Break		
	Mock Call/Call Listening Session	• Call listening/mock call activities relevant to policy billing	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***
	Performance Check	• Check ability to assist customers with billing questions • Check ability to locate billing information in Policy administrative system	***Mock Call Scenarios for billing questions 45 mins***

Module 3: Automatic Payment Setup and Maintenance		
Lesson	**Learning Objective**	**Delivery Method**
Brain Break from Previous Section ***Introduce module 4 and assign lesson 1***		
Lesson 1: Automatic payment Basics	• Describe how using Automatic payments affects billing • Explain how the due date in the policy admin system affects draft timing and amounts • Describe how changing the billing mode from direct billing to automatic payment changes premium payments • Identify who can request each task type	**CBT:** *Automatic payment Basics* ***Time: 10 minutes***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign SOP Study	***Automatic Payment Basics Polling Questions*** *(Use Automatic Payment Drafting Logic Worksheet in CSOD)* ***Time: 30 mins***
SOP Study	• Locate SOPs related to automatic payments • Demonstrate ability to apply business rules for automatic payments	***Mentor-Guided Breakout Room SOP Study:*** • *Automatic Payment Setup Task Work Instruction* ***Time: 15 mins***
Lesson 2: Automatic payment Maintenance	• Explain each of the following automatic payment maintenance tasks ○ Changing Bank Information ○ Changing Premium Payment Amounts ○ Changing Draft Dates and Billing Mode • Explain how the policy admin system affects draft timing and amounts • Identify who can request each task type	***CBT:*** *Automatic Payment Maintenance* ***Time: 20 minutes***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign SOP Study	***Automatic Payment Maintenance Polling Questions*** ***Time: 5-10 mins***
5-minute Brain/Bio Break		

Module 3: Automatic Payment Setup and Maintenance		
Lesson	**Learning Objective**	**Delivery Method**
SOP Study	• Locate SOPs related to automatic payments • Demonstrate ability to apply business rules in Automatic payment SOPs	***Mentor-Guided Breakout Room SOP Study:*** • *Automatic Payment Change Task Work Instruction* ***Time: 15 mins***

Lesson 3: Stopping and Restarting Automatic payment	• Explain each of the following tasks
	  ○ Stopping Automatic payment
	  ○ Restarting Automatic payment
	• Explain how the policy admin system affects draft timing and amounts
	• Identify who can request each task type
	• Identify Automatic payment return codes
	• Explain how a returned initial premium payment affects Automatic payment
	• Describe how to reinstate Automatic payment
		CBT: *Stopping and Restarting Automatic payment*

Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign Lesson 2	***Stopping and Restarting Automatic payment Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs related to Automatic payment • Demonstrate ability to apply business rules in Automatic payment SOPs	***Mentor-Guided Breakout Room SOP Study:*** • *Automatic payment Remove Task Work Instruction* ***Time: 15 mins***
Automatic payment Knowledge Check	• Check mastery of worksite policies and premiums concepts	***Automatic payment Knowledge Quiz in CSOD*** ***Time: 30 mins***
5-minute Brain/Bio Break		
Mentor Check In	• Review knowledge check • Answer any questions related to the knowledge check • Assign Lesson 4	***Mentor-Led Discussion, Demonstration, and Activity*** ***Time: 15 minutes***

Module 3: Automatic Payment Setup and Maintenance			
	Lesson	**Learning Objective**	**Delivery Method**
	Lesson 4: Automatic payment Practice	• Complete the following processes in Policy administrative system: ○ Automatic payment Setup ○ Automatic payment Change ○ Automatic payment Remove ○ Automatic payment Restart	***CBT:*** *Automatic Payment Setup and Maintenance Simulations*** ***Time: 30 minutes***
	Mock Call/Call Listening Session	• Call listening/mock call activities relevant to Automatic payment setup and processing	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***
	Performance Check	• Check ability to answer customer questions about Automatic payment • Check ability to assist customers with the following Automatic payment processes: ○ Automatic payment Setup ○ Automatic payment Change ○ Automatic payment Remove ○ Automatic payment Restart	***Mock Call Scenarios for worksite premium questions*** ***45 mins***

Module 4: Worksite Premium			
	Lesson	**Learning Objective**	**Delivery Method**
	Brain/Bio Break from Previous Section ***Mentor Led Introduction to Module 2*** ***Assign Lesson 1***		
	Lesson 1: ***Worksite Premiums***	• Define a worksite policy • Explain worksite premium • Explain worksite premium modes • Explain how to determine if a policy is a worksite policy • Explain how worksite premiums are paid • Explain how to change from list bill to regular bill • Explain how premium payments for UL policies differ from other policies	***CBT:*** *Worksite Policy and Premium Basics* ***Time: 15 minutes***
	Worksite Policies in Policy administrative system and LifePRO	• Identify worksite policies in Policy administrative system and LifePRO	***Mentor-Led Discussion, Demonstration, and Activity*** ***Time: 30 minutes***
	Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lessons 1 • Answer student questions • Assign Lesson 2	***Worksite Premium Polling Questions*** ***Time: 5-10 mins***
	Lesson 2: ***Worksite Policy Grace and Conversion***	• Explain how to assist customers with questions about a worksite policy that is in grace • Explain how to assist customers wishing to convert from worksite to direct bill	***CBT:*** *Worksite Premium Customer Service* ***Time: 15 minutes***
	SOP Study	• Locate SOPs related to worksite policies and premiums • Demonstrate ability to apply business rules in worksite SOPs	***Mentor-Guided Breakout Room SOP Study:*** • *Worksite Premium SOP* • *Worksite Policyholder SOP (WNIC)* ***Total Time: 20 mins***
	5-minute Brain/Bio Break		
	Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lessons 1 • Answer student questions • Assign Knowledge Check	***Worksite Policy Grace and Lapse Polling Questions*** ***Time: 5-10 mins***

Module 4: Worksite Premium			
	Lesson	**Learning Objective**	**Delivery Method**
	Worksite Premium Concepts Knowledge Check	• Check mastery of worksite policies and premiums concepts	***Worksite Policy Basics Quiz in CSOD*** ***Time: 30 mins***
	Mentor Check In and Mock Call/Call Listening Session	• Review knowledge check • Answer questions related to knowledge check • Call listening/mock call activities relevant to worksite premium	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***
	Performance Check	• Check ability to assist customers with worksite premium questions • Check ability to locate worksite premium information in Policy administrative system	***Mock Call Scenarios for worksite premium questions*** ***45 mins***

Module 5: Loans			
	Lesson	**Learning Objective**	**Delivery Method**
	Brain Break from Previous Section ***Introduce module 5 and assign lesson 1***		
	Lesson 1: ***Loans***	• Demonstrate ability to use policy loan terminology correctly (1) • List the CNO policy types that allow loans (2) • Explain how a policy loan affects policy premium calculation (2) • Explain an overloan • Locate loan payoff information in appropriate system • Determine whether a payment has been applied to a loan • Explain how to identify loan information on a premium billing notice (see: Removed from other Courses Content Bank)	***CBT:*** *Loans* ***Self-Directed Reading:*** • *Loans and Withdrawals for Customer Service* • *Loans Partial Surrenders Respond Letter* ***Workbook + Coach's Guide***
	Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign Lesson 2	***Policy Loan Polling Questions*** ***Time: 5-10 mins***
	SOP Study	• Locate SOPs relevant to loan questions for all lines of business • Demonstrate ability to apply business rules described in an SOP • Assign	***Mentor-Guided Breakout Room SOP Study:*** • *Loan Payment SOP* • *Loan Audit SOP* ***Time: 15 mins***
	Mock Call/Call Listening Session	• Call listening/mock call activities relevant to Automatic payment setup and processing	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***

Module 6: Grace, Lapse, NFO, and Reinstatements		
Lesson	**Learning Objective**	**Delivery Method**
Brain/Bio Break ***Introduce module 5 content and assign lesson 1***		
Lesson 1: Grace Periods and Policy Lapse	• Define a grace period (1) • Explain the conditions under which a term or whole life policy would lapse (2) • Explain how PHS back office calculates grace amounts •	***CBT:*** *Grace and Lapse Notices* ***Time: 10 minutes***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions	***Grace and Lapse Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs related to Automatic payment • Demonstrate ability to apply business rules in Automatic payment SOPs • Assign Lesson 2	***Mentor-Guided Breakout Room SOP Study:*** • *Grace Notice-Grace Period SOP (WNIC)* • *Grace Notices SOP(BLC)* • *Lapse Non-Payment SOP* • *Third Party Designee SOP* • *Online and Phone Payments SOP* • *Lockbox Rejects SOP (BLC Life)* • *Lockbox Unapplied Cash SOP (WNIC Life)* • *Misapplied premium SOP* ***Time: 20 mins***
Lesson 2: Non-Forfeiture Options and Automatic Premium Loans	• Describe the purpose of an automatic premium loan (APL) • Define non-forfeiture options (NFO) • List and describe the types of NFO available on CNO policies (2) • Describe how NFO may prevent a policy from lapsing (2)	***CBT:*** *APL and NFOs* ***Time: 15 minutes***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions	***APL and NFO Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs related to Automatic payment • Demonstrate ability to apply business rules in Automatic payment SOPs	***Mentor-Guided Breakout Room SOP Study:*** • *Non-Forfeiture Option SOP* • *Life Trend 1 and 2 Premium Limitation SOP (WNIC)* ***Time: 20 mins***

Module 6: Grace, Lapse, NFO, and Reinstatements		
Lesson	**Learning Objective**	**Delivery Method**
Brain/Bio Break ***Introduce module 6 content and assign lesson 1***		
Lesson 3: Policy Reinstatement	• Describe how a term or whole life policy may be reinstated •	***CBT:*** *Reinstatement of Whole and Term Life Policies* ***Time: 15 min***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 3 • Answer student questions • Assign Lesson 2	***Reinstatement Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs relevant to reinstatement questions for all lines of business (3) • Demonstrate ability to apply business rules described in an SOP (3)	***Mentor-Guided Breakout Room SOP Study:*** • *Reinstatements Life SOP* • *RWR Due to Premium Issues (WNIC Life)* ***Time: 30 mins***
Grace, Lapse, NFO, and Policy Reinstatement Knowledge Check	• Check mastery of grace, lapse, NFO, and reinstatement concepts	***Grace, Lapse, NFO, and Reinstatement Quiz in CSOD*** ***Time: 30 mins***
5-minute Brain/Bio Break		
Mock Call/Call Listening Session	• Call listening/mock call activities relevant to grace, lapse, NFO, and reinstatements	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***
Performance Check	• Check ability to answer customer questions about policy grace, lapse, NFO, and reinstatement	***Mock Call Scenarios for grace, lapse, NFO, and reinstatement questions*** ***45 mins***

Module 7: MAP			
	Lesson	**Learning Objective**	**Delivery Method**
	Brain/Bio Break ***Introduce module 7 content and assign lesson 1***		
	Lesson 1: MAP Introduction	• Define minimum annual premium • Identify whether MAP is being met on a UL policy or not • Explain what happens when MAP is not met on a UL policy	***CBT:*** *MAP Basics* ***Time: 15 min***
	Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign Lesson 2	***MAP Basics Polling Questions*** ***Time: 5-10 mins***
	MAP Research in Policy administrative system and LifePRO	• Use Policy administrative system and LifePRO to research MAP •	***Mentor-Guided MAP Research Example and Activity*** *(Use MAP Examples Post 2013 from MAP Deep Dive**)* ***Time: 60 minutes***
	MAP Knowledge Check	• Check mastery of Minimum Annual premium concepts	***MAP Quiz in CSOD*** ***Time: 30 mins***
	5-minute Brain/Bio Break		
	Mock Call/Call Listening Session	• Call listening/mock call activities relevant to MAP questions	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***
	Performance Check	• Check ability to answer customer questions about policy grace, lapse, NFO, and reinstatement	***Mock Call Scenarios for MAP questions*** ***45 mins***

**Build the Now It's Your Turn examples in the eLearning into scenarios to be used as interactive group activities like the UL Premium Activity in Lesson 1.

Module 8: Illustrations, Annual Statements, and Premium Audits		
Lesson	**Learning Objective**	**Delivery Method**
Brain/Bio Break ***Introduce module 8 content and assign lesson 1***		
Lesson 1: Illustrations and Annual Statements	• Explain the purpose of an illustration and what policy information it contains • Explain the purpose of an annual statement and what policy information it contains • Demonstrate ability to interpret the information found in an illustration or annual statement	***CBT:*** *Illustrations and Annual Statements* ***Time: 15 min***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign Lesson 2	***Illustration and Annual Statements Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs relevant to illustrations and annual statements for all lines of business • Demonstrate ability to apply business rules described in an SOP	***Mentor-Guided Breakout Room SOP Study:*** • *Illustrations SOP* • *Annual Statements SOP* ***Time: 30 mins***
Lesson 2: Premium Audits	• Explain the purpose of a premium audit and the policy information it contains	***CBT:*** *Premium Audits* ***Time: 15 min***
Illustrations, Annual Statements, Premium Audits Knowledge Check	• Check mastery of concepts related to illustrations, annual statements, and premium audits	***Illustrations, Annual Statements, Premium Audits Quiz in CSOD*** ***Time: 30 mins***
5-minute Brain/Bio Break		
Mock Call/Call Listening Session	• Call listening/mock call activities relevant to illustrations, annual statements, and premium audit	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***

Module 9: TAMRA, DEFRA, and Tax Forms		
Lesson	**Learning Objective**	**Delivery Method**
Brain/Bio Break ***Introduce module 9 content and assign lesson 1***		
Lesson 1: TAMRA, DEFRA and Tax Forms	• Define and use common tax terms for insurance policies • Use OneSource to locate a 1099 • Describe the information found on a 1099 • Define TAMRA and TEFRA (1) • Explain how exceeding TAMRA's 7 Pay test affects a UL policy	***CBT:*** *Tax Basics, TAMRA, and TEFRA** ***Time: 15 min***
Mentor Check In	• Worksheet/whiteboard activities to review concepts presented in Lesson 1 • Answer student questions • Assign Lesson 2	***TAMRA, DEFRA, Tax Basics Polling Questions*** ***Time: 5-10 mins***
SOP Study	• Locate SOPs relevant to reinstatement questions for all lines of business • Demonstrate ability to apply business rules described in an SOP	***Mentor-Guided Breakout Room SOP Study:*** • *Tax Reporting Documents Reference in Sage* • *Send Duplicate Tax Document Work Instructions in Sage* • *TAMRA/DEFRA SOP* • *TAMRA Violation SOP* ***Time: 30 mins***
TAMRA, DEFRA, Tax Knowledge Check	• Check mastery of TAMRA, DEFRA, and general tax concepts	***TAMRA DEFRA Quiz in CSOD*** ***Time: 30 mins***
5-minute Brain/Bio Break		
Mock Call/Call Listening Session	• Call listening/mock call activities relevant to TAMRA, DEFRA, and general tax questions	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***

Module 10: UL Policy Case Study			
	Lesson	Learning Objective	Delivery Method
	Brain/Bio Break ***Introduce module 10 content and assign lesson 1***		
	Lesson 1: UL Premium Case Study	• Identify whether a policy has a MAP provision or not • Identify when MAP is being met on a policy • Identify when MAP is not being met on a policy • Read a policy illustration • Read an annual statement • Calculate premium amount that must be collected for a policy to be reinstated	***CBT:*** *Universal Life Case Study: A Policy Story* ***Time: 30 min***
	Mentor Check In	• Review case study knowledge check questions • Answer student questions • Assign Lesson 2	***Time: 30 mins***

Module 11: General Questions Review			
	Lesson	**Learning Objective**	**Delivery Method**
	SOP Study	• Locate SOPs relevant to general questions you may receive • Demonstrate ability to apply business rules described in an SOP (3)	***Mentor-Guided Breakout Room SOP Study:*** • *Send Form Work Instruction in Policy administrative system* • *Send Email Work Instruction in Policy administrative system* • *Adding or Removing a Rider SOP* • *Additional Increase Rider SOP* • *Free Look Cancellation SOP (?)* • *Misrouted Calls SOP* • *New Business SOP (Health)* • *Underwriting SOP* • *Unlocatable Policies SOP* ***Time: 30 mins***
	Grace, Lapse, NFO, and Policy Reinstatement Knowledge Check	• Check mastery of general	***Grace, Lapse, NFO, and Reinstatement Quiz in CSOD*** ***Time: 30 mins***
	5-minute Brain/Bio Break		
	Mock Call/Call Listening Session	• Call listening/mock call activities relevant to grace, lapse, NFO, and reinstatements	***Audio Recordings of Calls in Envision or Mock Call Scripts*** ***Time: 45-60 mins***