

Vital Producer Sales Kit

START HERE

If you're new to Payroll Protection Plus, you should start with these sections:

- **Page 3 — 60-Second Sales Guide**
- **Page 5 — Key Talking Points**
- **Page 9 — Email Templates for Client Outreach**

These three sections will show you:

- how to introduce the coverage
- who to offer it to
- how to start client conversations



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WE ARE THERE WHEN YOU CANNOT BE

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Product Overview

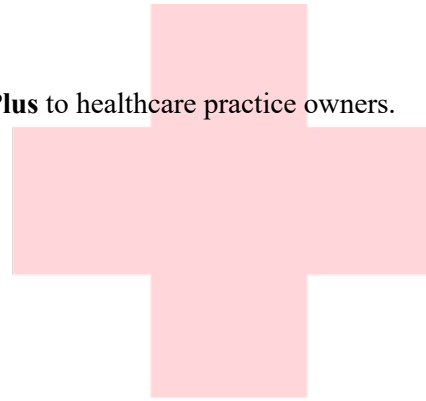
Purpose of this document:

This toolkit is designed to help agencies introduce **Payroll Protection Plus** to healthcare practice owners.

Inside you will find:

- quick talking points
- email templates
- phone scripts
- objection responses
- prospect targeting guidance

Whether you are just getting started or planning a broader market push, this document is designed to help every step of the way.



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How to Introduce Payroll Protection Plus

(60-Second Sales Guide for Producers)

Payroll Protection Plus is designed to address a gap that many healthcare practice owners don't realize exists until someone points it out.

The conversation can usually be introduced in less than a minute using the simple framework below.

Step 1 — Start With a Question

A simple question often opens the conversation:

“If you couldn't work for a few months, what would happen to the practice expenses and payroll?”

Most practice owners immediately recognize the exposure.

Step 2 — Explain the Coverage Gap

Many healthcare professionals assume their existing insurance covers this risk.

However:

- **Disability Insurance** only replaces personal income
- **Businessowners Policies** only cover property and liability losses
- **Neither covers practice expenses if the practitioner cannot work**

This is the gap Payroll Protection Plus was designed to address.

Step 3 — Introduce the Solution

Payroll Protection Plus helps cover key operating expenses if a practitioner cannot work due to:

- Injury or illness
- Medical board suspension
- Travel delays preventing the practitioner from returning to work

Covered expenses include:

- Staff payroll
- Rent or mortgage
- Practice loan payments
- Equipment leases

Should the practitioner choose to do so, this policy can cover the cost of bringing in a **locum provider** to keep the practice running instead of reimbursing expenses.

Step 4 — Invite Further Discussion

Once the concept is understood, the next step is simple:

“Would you be open to seeing what this coverage might look like for your practice?”

Many practice owners find the concept valuable once they understand how it works.

Agent Quick Pitch

10-Second Pitch:

“If you can’t work, this coverage helps pay your practice expenses.”

30-Second Pitch

“Most practice owners carry disability insurance, but that only replaces personal income.

If a practitioner can’t work, the practice expenses continue — payroll, rent, and loan payments.

Payroll Protection Plus was designed to protect the practice itself during that time.”



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Key Talking Points

Who it's for

- Solo Practitioners
- Small Partnerships (2-4 practitioners)
- New practice owners
- Practice owner financing a practice loan
- Established practices looking to improve their business continuity

These practices are all **highly dependent on the practitioner being able to work.**

Unique Coverage Triggers

In addition to illness or injury, Payroll Protection Plus also responds if:

- A practitioner is unable to work due to a **medical board suspension**
- A **travel delay** prevents the practitioner from returning to work

What it covers

- Staff payroll
- Rent or mortgage
- Practice Loan Payments
- Equipment leases
- **Or, you can elect to bring in a locum instead and the policy will cover that locum's cost!**

Why clients buy it

- Protects the practice if a practitioner is out
- Helps retain staff due to additional financial security
- Prevents financial strain during recovery

Best Sales Triggers for Payroll Protection Plus

Agents should introduce this coverage when a client is:

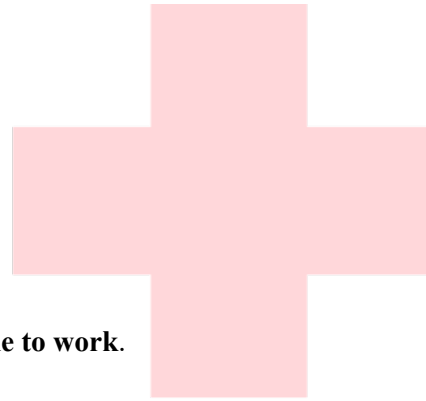
- Buying disability insurance
- Purchasing a practice
- Taking out a practice loan
- Hiring new staff
- Expanding their office
- Conducting an annual insurance review

These moments naturally raise concerns about **practice continuity and payroll obligations.**

Positioning the Price Point

“For about the cost of a family dinner each month, you can protect the payroll and operating expenses for your entire practice.”

“For the cost of one patient visit a month, your practice can protect its payroll and operating expenses if you're unable to work.”



How different products cover business expenses

Product	Covered Events		
	Injury / Illness	Travel Disruption	Disciplinary Action
Disability Income (DI)	Covers practitioner's Income ONLY	NOT covered	NOT covered
Business Operating Exp (BOE)	Covered after 30, 60, 90 days	NOT covered	NOT covered
Businessowners Policy (BOP)	NOT covered	NOT covered	NOT covered
Payroll Protection Plus (PPP)	Covered after 14 days	Covered after 14 days	Covered after 14 days

Questions to Ask Healthcare Practice Owners

Many successful conversations about Payroll Protection Plus begin with simple questions about how a practice would handle a temporary interruption.

The questions below can help identify whether this coverage may be valuable for a particular practice.

Business Continuity Questions

- If you were unable to work for several months, what would happen to the **practice payroll and operating expenses**?
 - Would the practice plan to **continue paying employees** if the practitioner was unable to work?
-

Practice Stability Questions

- How dependent is the practice on **one practitioner generating revenue to pay expenses**?
 - Would your partner(s) realistically be able to **absorb your patient load** if you were unable to work?
 - If the practice had to temporarily close or reduce operations, how difficult would it be to **retain staff and patients**?
-

Financial Risk Questions

- Do you currently have any coverage that protects the **practice expenses**, not just your personal income?
 - If you were out of the office for 60–90 days, what would the **largest financial pressures on the practice** be?
-

Natural Transition Question

After discussing these topics, many agents simply ask:

“Would it be helpful to see how some practices protect themselves from that risk?”

This often leads naturally into a discussion of **Payroll Protection Plus**.

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Common Objections & Responses

“I already have disability insurance.”

That's great — disability replaces **personal income**.
This coverage covers **practice expenses**.

“I've never heard of this.”

Most practice owners haven't until someone introduces it.
It's a niche policy designed specifically for small practices like yours.

“I'm healthy, I probably wouldn't need it.”

That's great — and hopefully you never do.

However, many claims aren't catastrophic events. They're temporary situations like injuries, surgeries, or illnesses that keep a practitioner out of work for a few months.

During that time, the practice expenses and payroll continue.

Payroll Protection Plus was designed specifically to help practices cover those expenses until the practitioner can return to work.

It can also respond if a practitioner is unable to work due to a **medical board suspension** or **travel delays** preventing them from returning to the practice.

“That's why I have a partner. If I'm out, they will see my patients.”

Having a partner is a great risk management strategy to help with business continuity.

However, you and your partner(s) are probably already stretched thin. With this policy, if revenue goes down with one partner out, this coverage kicks in and helps pay expenses.

This coverage was designed to help mitigate this risk even more.

“If I couldn't work, I would just shut the practice down temporarily.”

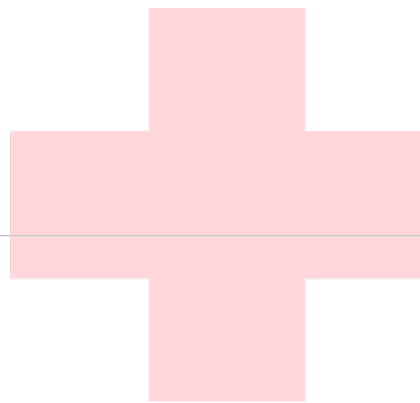
That may sound simple, but most practice expenses continue even if the practice reduces operations or temporarily closes.

For example, expenses such as:

- Staff payroll
- Rent or mortgage
- Practice loan payments
- Equipment leases

Even if appointments are reduced, these obligations usually remain.

Payroll Protection Plus was designed to help practices continue meeting those financial obligations during a temporary interruption, allowing the practice to retain staff and maintain continuity until the practitioner can return.



“How is this different than a BOE (Business Overhead Expense) policy?”

A traditional BOE policy helps cover certain business expenses when a practitioner cannot work due to illness or injury. Payroll Protection Plus was designed to address additional situations and provide greater flexibility for practice owners.

	Traditional BOE Policy	Payroll Protection Plus
Coverage Trigger	Illness or injury	Illness, injury, travel delays, and medical board suspension
Waiting Period	Typically 60–90 days	14 days
Underwriting	Typically requires medical underwriting	NO medical underwriting
Benefit Structure	Benefits often reduced dollar-for-dollar by practice income	Benefits based on lost revenue, often resulting in larger payments
Coverage Limits	Often determined by carrier guidelines	Selected by the practitioner



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Email Outreach Templates

Drip Campaign

Email #1 – Initial Introduction

Subject: Protecting your practice if you can't work

Hi [Client First Name],

I wanted to share a type of coverage that many practice owners don't realize exists until someone points it out.

Most dentists, physicians, and veterinarians carry **disability insurance for personal income**, but if they are unable to work, their **practice expenses continue** — rent, payroll, equipment leases, practice loan payments. **Businessowners policies don't cover expenses when a practitioner is forced to miss work.**

We have a policy designed specifically for this situation called **Payroll Protection Plus**.

It helps keep the practice running by covering those expenses while the practitioner recovers.

Many small practices find it extremely valuable once they learn about it.

If you're open to it, I'd be happy to send a **quick overview**.

Best

[Agent Name]

Email #2 – Follow Up (3–5 days later)

Subject: Quick follow up

Hi [Client First Name],

Just wanted to follow up on my note about **Payroll Protection Plus** for practice owners.

Many practice owners assume their disability insurance protects the business, but it only replaces **personal income**.

If an owner is out for a period of time, this coverage helps handle expenses like:

- Rent or mortgage
- Payroll
- Equipment leases
- Practice Loan Payments

It's a simple concept but can make a big difference in protecting the practice.

If you'd like, I can send a **one-page overview**.

Best

[Agent Name]

Email #3 – Final Touchpoint (about one week later)

Subject: One last note on this

Hi [Client First Name],

I know how busy things can get, so I just wanted to send one last quick note regarding **practice expense coverage**.

If you're ever curious about how **Payroll Protection Plus insurance** works or want to see what it might look like for your practice, I'm happy to help.

Feel free to reach out anytime.

Best
[Agent Name]

When Prospect Shows Interest

Email with 2-page Flyer attached

Subject: Payroll Protection Plus Overview

Hi [First Name],

Thanks for your interest.

Attached is a short **two-page overview** explaining the main policy benefits.

In short, the policy is designed to help cover **practice operating expenses** — such as rent, staff payroll, practice loan payments, and equipment leases — if a practitioner is temporarily unable to work due to illness or injury.

Many practice owners carry disability insurance to protect their **personal income**, but don't always realize their **practice expenses are not covered**. This coverage helps address that gap.

The attachment provides a quick summary, but I'm happy to:

- Answer any questions
- Provide an example of how it would work for your practice
- Get you a pricing estimate

Let me know if you'd like to explore it further.

Best,
[Agent Name]

Ultra-short Outreach

Subject: Quick question

Hi [Client Name],

Quick question — if you couldn't work for a few months, what would happen to the practice expenses and payroll?

Many practice owners have disability income insurance but don't realize their **practice expenses still continue**, and they **aren't covered by disability or businessowners insurance** when the practitioner misses work.

Happy to send a quick overview if helpful.

Best
[Agent Name]

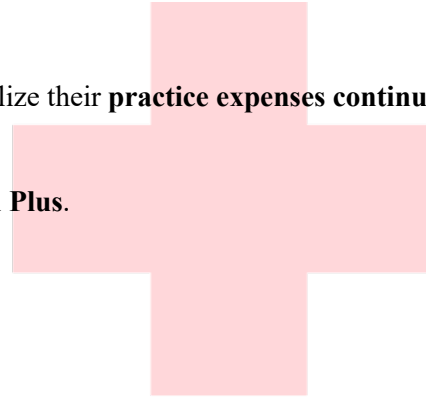
LinkedIn Outreach Message

Hi [Name],

Many healthcare practice owners carry disability insurance but don't realize their **practice expenses continue if they can't work.**

There's a policy designed specifically for this called **Payroll Protection Plus.**

Happy to send a quick overview if you're curious how it works.

A large, light blue graphic of the letter 'V' is positioned on the left side of the page, extending from the top left towards the bottom center. It is a simple, solid-colored 'V' shape.

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Phone Conversation Script

Hi [Name],

I work with a number of practice owners and one question I often ask is:

"If you were unable to work for a period of time, what would happen to the **practice expenses and your staff (if you can't pay payroll)?**"

Most people have disability income coverage but that only replaces **personal income**.

There's a policy designed to **cover practice expenses during that time**, and many small practices find it helpful once they learn about it.

Would you be open to seeing a quick overview?



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Contact Information & Support

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