





HOW TO BUNDLE

Cancer, Heart Attack & Stroke & Dental, Vision & Hearing

ABOUT GAYLAN - QUEEN OF THE BUNDLE

- Founder and Partner of Senior Security Benefits since 2000
- CMO 2003- 2011
- CEO 2011- Present
- Over \$120M in sales in 2020 and continued growth
- Advisory Council member for Manhattan Life, Aetna & Cigna
- Keynote Speaker, Industry Coach & Personal Mentor
- Ronald McDonald House Board Member 2016-2022
- Ronald McDonald House Board President 2023
- Former Board Member of American Heart Association
- Founding board member of Fundamental Legacy, Hope Fort Worth & Polished Ministries Mentor
- Wife, Mom & Gram
- Travel, Music & Reading
- #RubyFaith





The plan also includes:

Dental

Vision

Hearing

And Prescription



CALL THE



1-800-404-9700

TTY: 711 Call To Speak To A Licensed Insurance Agent



CALL THE

M-F 8am - 8pm

2022 Benefits Helpline 1-800-201-8400

TTY: 711 Call To Speak To A Licensed Insurance Agent

2022 BENEFITS HELPLINE IS NOT AFFILIATED WITH OR ACTING ON BEHALF OF ANY GOVERNMENT AGENCY OR PROGRAM.

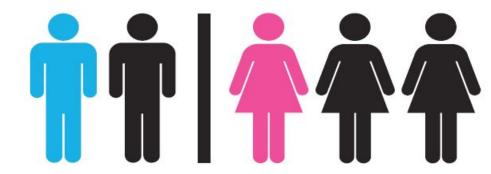
BE BETTER!

 Make sure that your T65 clients understand what their options are. Every T65 client should know <u>ALL OF THE PLANS</u> they need to purchase before they <u>SPEND THE MONEY</u> they <u>DON'T HAVE</u> before it's too late!



Why Cancer, Heart Attack, and Stroke Plans?

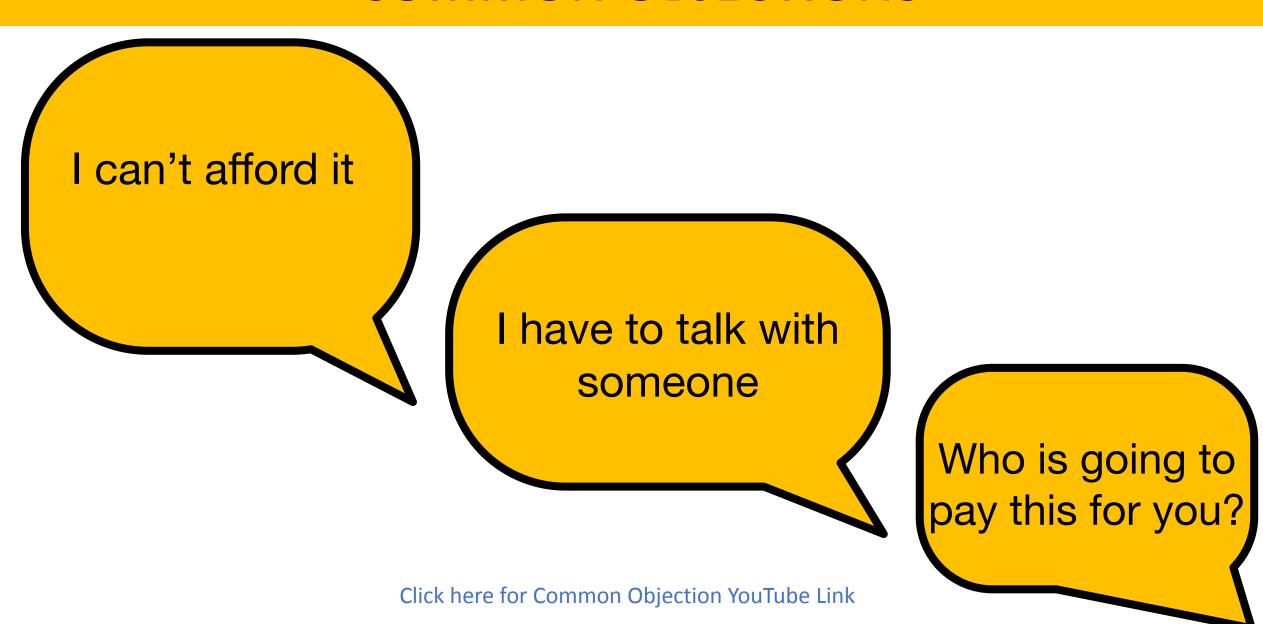
- Cancer is the 2nd most common cause of death
 - 1 out of every 4 deaths
 - 1 out of 2 men, 1 out of 3 women
 - 87% of all cancers are diagnosed ages 50 or older



- Heart Attack is the leading cause of death for both men & women
- Stroke Statistics
 - 3rd leading cause of death for women
 - 5th leading cause of death for men
 - Among the top ten in children







"Can't Afford"

- If you truly cannot afford the \$30, then a Med Advantage plan with zero premium is <u>Certainly not for you</u>. We need to rethink the strategy. If you are one of the ones diagnosed with cancer over age 50 (which is 87% of the time) then your zero premium plan would go to \$691.67 per month
- We need to go back and look at a Plan N on Med Sup for you.
- If they are already on MA and say they cant afford it, try to take them to Plan N and go back through underwriting, but they <u>used their one and only opportunity</u> to be GI on Med Sup and went to MA.
- If they have a Med Sup, then you really use the same above but we stress the OOP drug cost they will face.



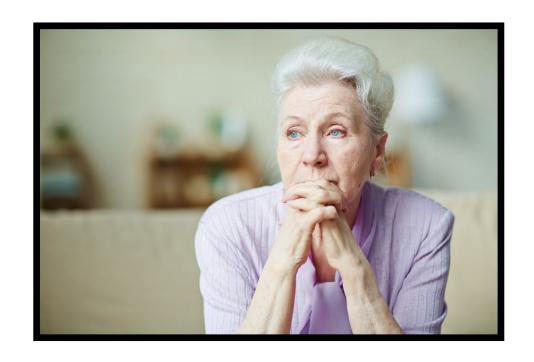
"I need to think about it."

- What are you thinking about? The possibility of you getting cancer? 87% of cancers are diagnosed in people age 50 and above. You want to spend the money on something else? I can promise you that your children or spouse would never object to you investing in something that would take care of a burden instead of creating one.
- Look at it this way, do you need to think about putting gas in your car? No, the only way it goes is with gas. The most expensive drugs are like "gas" when you are diagnosed with cancer. They are life saving



"I need to check with _____"

• I totally understand that. I loved that my mother check with me before making purchases, but I can primes you that any child or spouse will want you to have this coverage. You child may even want to purchase this for you or themselves. Let's go ahead and get them on the phone, what's their phone number? I don't expect you to remember everything I told you, so please let me explain it to them on your behalf.



INSURANCE "CLAIMS" UTILIZATION

Chance a claim is filed in an individual's lifetime

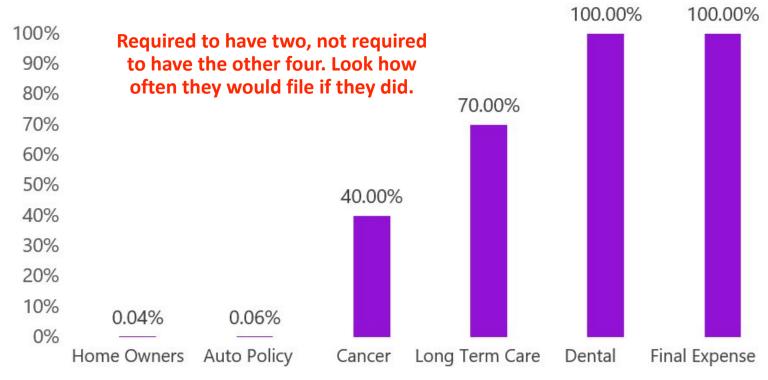
Below are several different types of insurance purchased during a lifetime that are rarely used:

YOU THE AGENT
NEED ALL OF
THESE PLANS!

GET CONVICTED!

WHAT YOU DO MATTERS!

Type of Insurance: Likelihood of Filing a Claim



Aetna Cancer, Heart Attack or Stroke "Plus"

- Five Year Look Back in ALL States
- "Mix and Match" Benefits
 - Offer different benefit amounts for cancer and heart attack/stroke!
- Recurrence Benefit
 - 100% after 9 years
 - Persistency protection- Paycheck Protection
- Sell Heart Attack or Stroke Only Plans
- Lowest Rates Offered by a Major Carrier
- Available in AL, AR, AZ, CO, CT, DE, FL, GA, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV & WY

States Except Texas

Recurrence Period	Amount
2 to less than 5 years	25%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

Texas Specific Recurrence

Recurrence Period	Amount
Less than 24 months	5%
2 to less than 5 years	20%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%



The Ease of Enrollment and Claims Filing

Plans Are Available in 45 States*

Not Available in DC, HI, MA, ME, NH, NY or WA

Enrollment Options:

- Electronic application <u>With</u> security questions as client's e-signature
- Paper applications: mail or fax

Payment Options:

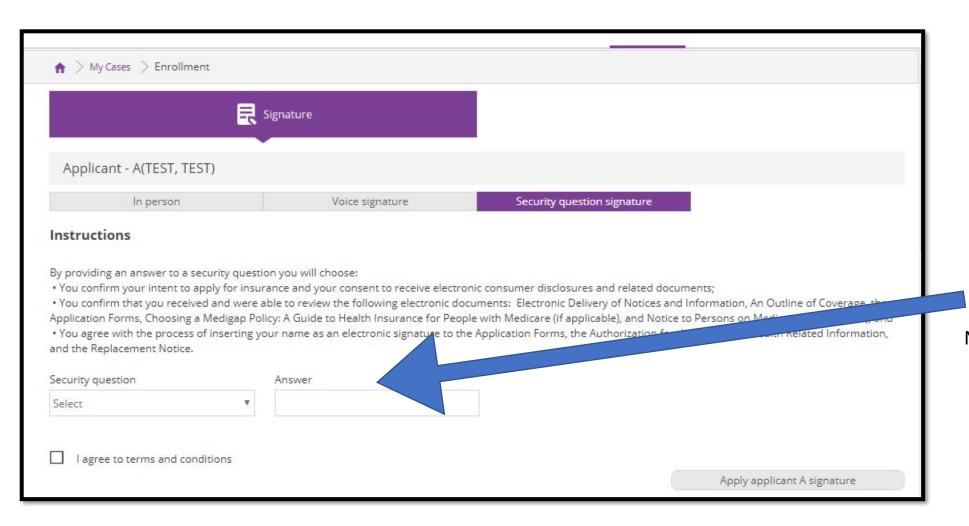
- Annual, semi-Annual, quarterly or monthly bank draft (EFT)
- Check or EFT options

One-Time Claims Filing Process:

• Unlike treatment plans that require clients to file a claim after each chemo and radiation treatment



Easy Electronic Application with Security Question as Signature



What is your favorite color?

Name of your first pet?

Father's middle name?

Mother's Maiden Name?

High School Mascot?

Name of street you grew up on?

City you were born in?

"Plus Plan" Individual Monthly Rates First Diagnosis Cancer Only

When adult children turn 26 use your CRM and get a new client even younger. Adding to your lifetime values for agent pay.

		Cancer	Insurance	9	
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
25-29	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
30-34	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
35-39	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50
40-44	\$9.02	\$18.03	\$27.05	\$36.07	\$45.08
45-49	\$12.47	\$24.93	\$37.40	\$49.86	\$62.33
50-54	\$16.47	\$32.93	\$49.40	\$65.86	\$82.33
55-59	\$20.83	\$41.67	\$62.50	\$83.33	\$104.16
60-64	\$25.50	\$51.00	\$76.50	\$102.00	\$127.49
65-69	\$29.58	\$59.16	\$88.75	\$118.33	\$147.91
70-74	\$33.15	\$66.30	\$99.45	\$132.59	\$165.74
75-79	\$35.00	\$70.00	\$105.00	\$139.99	\$174.99
80-84	\$36.55	\$73.10	\$109.65	\$146.19	\$182.74
85-89	\$38.25	\$76.50	\$114.75	\$152.99	\$191.24

Cancer doesn't discriminate... it doesn't care when you turn 65!

"Plus Plan" Individual & Spouse Monthly Rates First Diagnosis Cancer Only

Don't forget Spouse in the House

		Cancer	Insurance	1	
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
25-29	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
30-34	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
35-39	\$11.77	\$23.53	\$35.30	\$47.06	\$58.83
40-44	\$16.83	\$33.67	\$50.50	\$67.33	\$84.16
45-49	\$23.28	\$46.56	\$69.85	\$93.13	\$116.41
50-54	\$30.75	\$61.50	\$92.25	\$123.00	\$153.74
55-59	\$38.90	\$77.80	\$116.70	\$155.59	\$194.49
60-64	\$47.61	\$95.23	\$142.84	\$190.46	\$238.07
65-69	\$55.25	\$110.50	\$165.74	\$220.99	\$276.24
70-74	\$61.90	\$123.80	\$185.69	\$247.59	\$309.49
75-79	\$65.36	\$130.73	\$196.09	\$261.46	\$326.82
80-84	\$68.25	\$136.49	\$204.74	\$272.99	\$341.24
85-89	\$71.43	\$142.86	\$214.29	\$285.72	\$357.15

Cancer doesn't discriminate... it doesn't care when you turn 65!

"Plus Plan" Family Monthly Rates First Diagnosis Cancer Only

		Cancer	Insurance	3	
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
25-29	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
30-34	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
35-39	\$13.22	\$26.43	\$39.65	\$52.86	\$66,08
40-44	\$18.28	\$36.57	\$54.85	\$73.13	\$91.41
45-49	\$24.73	\$49.46	\$74.20	\$98.93	\$123.66
50-54	\$32.20	\$64.40	\$96.60	\$128.79	\$160.99
55-59	\$40.35	\$80.70	\$121.05	\$161.39	\$201.74
60-64	\$49.06	\$98.13	\$147.19	\$196.26	\$245.32
65-69	\$56.70	\$113.40	\$170.09	\$226.79	\$283.49
70-74	\$63.35	\$126.69	\$190.04	\$253.39	\$316.74
75-79	\$66.81	\$133.63	\$200.44	\$267.26	\$334.07
80-84	\$69.70	\$139.39	\$209.09	\$278.79	\$348.49
85-89	\$72.88	\$145.76	\$218.64	\$291.52	\$364.40





WHAT'S IN IT FOR ME?

- Average Cancer, Heart Attack or Stroke annual premium is \$350
- 80% 1st year commission in most states <u>Year 1 comp just increased 25%!!!</u>
- 6% renewal comp (yrs. 2-10) in most states
- \$350 x 80% = \$280 in 1st year commissions
- 1 sale per week = \$14,560 in new CHAS commission on top of your Med Sup, MA and/or ACA commission from the same client!
- Policy pays a maximum 9-month advance
- Clients rarely drop CHAS because the premiums are reasonable and they're afraid they'll get CHAS after they drop it.

How does Aetna's commission compare?

Aetna	GTL	Cigna	Mutual of Omaha
80%	50%	60%	60%

What's In It For Me?

STREET LEVEL COMMISSIONS (TEXAS)

FOR AGENT USE ONLY

Product	Monthly Premium	Commission Rate	Monthly Commission	First Year Commission
Affordable Choice	\$278.76	30%	\$83.63	\$1,003.54
Out of Pocket Protection	\$42.10	30%	\$12.63	\$151.56
Lump Sum Cancer Plan	\$62.50	80%	\$50.00	\$600.00
Lump Sum Heart Attack/Stroke Plan	\$19.17	80%	\$15.34	\$184.08
24 Hour Accident Plan	\$35.31	30%	\$10.59	\$127.12
Home Healthcare	\$32.80	60%	\$19.68	\$236.16
Omni Flex	\$97.00	55%	\$53.35	\$640.20
Dental, Vision & Hearing	\$59.58	40%	\$23.83	\$285.98
Final Expense	\$27.90	105%	\$29.30	\$351.54
TOTAL AGENT ANNUAL INCOME				\$3,580.18

^{*}premium based on female age 59 non smoker TX



^{** 3} of these packages at 50 weeks would create a \$537,027 annual income in first year commissions

Selling Points for a Medicare Advantage Client

- \$8,300 is the limit for MA Plan annualMOOP costs in 2023. The MOOP resets January 1st every year and spans one calendar year.
- Cancer is a larger concern than heart & stroke coverage with MA plans due to how inpatient versus outpatient expenses are charged. (See the "Open-Heart Surgery" slide for details.)
- Almost all MA plans (on disclosure statement) states 20% of MOOP for radiation and chemo therapy. The reason your clients are telling carriers why do you say zero is because nowhere on the disclosure statement does it break down the \$8,300.
- Biggest concern for your clients is the <u>lack of</u>
 <u>transparency</u> on the cost of life-saving drugs.
- Do the math for your clients! If they're in a Give Back Plan they will be paying the max MOOP \$8,300/12= \$691.67.

ALWAYS ASK the client if they cannot afford \$30/mo then they cannot afford the zero premium plan.



HAVE YOU CHECKED THE RATE FOR PLAN N?

This might actually be a better fit long term for your client.

Example of Medicare Advantage Claim Heart Attack Leading to Open-Heart Surgery

• EMTs stabilize the client & rush to the hospital in ambulance

ICU

Ambulance copay is \$250
Hospital copay is \$300 x 4 nights
No copay for ER due to inpatient stay

 Client passes through the ER
 & is taken to the Intensive Care Unit

This Med Adv client will only have to pay \$1,450 in copays for a surgery that averages \$117,094*

 Client has open-heart bypass surgery & spends 4 nights in the hospital This is why
QOTB
suggests
cancer first
when
enrolling in a
MA Plan!

It's difficult for a Med
Adv client to reach
their annual
maximum out of
pocket with inpatient
hospital stays. With
cancer treatment, it's
almost a given they
will reach their
MOOP. It just
depends on when
their treatment starts.

Surgery

* http://health.costhelper.com/heart-surgery.html

30-60-90 Training

Prescription Drug Costs and Cancer Treatment

The structure of a stand-alone PDP and the prescription coverage of a Medicare Advantage Plan with Drug Coverage (MAPD) are <u>identical</u>.

- They both have an initial coverage period, catastrophic coverage, etc.
- The only difference is that one is integrated into an MA plan and the other is a separate stand alone plan often sold along with a Medicare Supplement

Example costs of a typical client's maintenance medications:

Drug	Use	Price
Lisinopril	НВР	\$4 Generic
Zocor	Cholesterol	\$4 Generic
Nexium	Acid Reflux	\$250.77 Brand Name*

Prescription Drug Costs and Cancer Treatment

- When an individual gets diagnosed with cancer, they typically continue their maintenance medications.
- New drugs prescribed to treat cancer are <u>in addition</u> to the costs of existing maintenance medications.
- Prices for 54 orally administered cancer drugs shot up 40% from 2010 to 2018, averaging \$167,904 for one year of treatment *.
- In 2019, <u>Part D enrollees' average out-of-pocket cost</u> for 11 orally administered cancer drugs was \$10,470 *.



Oncology clinics are not in the business of charity, they ask for the MOOP!

Prescription Cost Example



Humana Walmart RX Plan (PDP)

DRUG NAME: Lonsurf TAB

Tier 5

GENERIC OPT: No

QUANTITY: 180

REFILL: Every 1 Month

MONTHLY: \$25,901.54

DEDUCTIBLE: \$25,901.54

MONTHLY COST
IN CATASTROPHIC

COVERAGE PERIOD: \$1,295.08

Specialty Cancer Med Cost for Medicare Clients with Drug Coverage

Figure 2

Out-of-pocket costs for Part D enrollees for selected <u>cancer</u> medications can exceed \$8,000, with most of this spending above the catastrophic threshold

Median out-of-pocket costs in 2019: IIII BELOW catastrophic threshold IIII ABOVE catastrophic threshold

\$5.754 \$8,181 Zytiga – prostate \$8,586 \$6.313 Erleada - prostate \$8.712 Venclexta - leukemia \$6,227 \$8,842 \$6.571 Nerlynx - breast \$8,983 Imatinib mesylate* - leukemia \$2 275 \$6.889 \$9,164 Verzenio - breast \$7,868 \$10,175 \$2.307 Calquence - lymphoma \$2.275 \$10,386 \$8,111 Rubraca - ovarian \$8.628 \$2.386 \$11,014 Alunbrig - lung Zejula - ovarian \$2 275 \$9.350 \$11,625 \$2.275 \$11,830 Rydapt - leukemia \$9,554 Kisqali - breast \$2.558 \$9.587 \$12,145 Revlimid - multiple myeloma \$2.275 \$12,186 \$14,461 Idhifa - leukemia \$2 275 \$14.276 \$16,551 I could have paid \$1 a day instead of having to pay this out of my 401K!



NOTE: Analysis reflects coverage and costs in 25 stand-alone prescription drug plans (mostly national/near-national), based on a pharmacy located in zip code 21201 (Baltimore, MD). *Imatinib mesylate is the generic equivalent of Gleevec, which is not covered by any plan in the analysis and has a median total cost of \$145,769. SOURCE: KFF analysis of 2019 Medicare Plan Finder data.



Bank Statement Reviews with Their Children



Thank You Letter **Explains each plan & Premium**

"It costs a lot of money to look this cheap." Dolly Parton



Selling Points for a Medicare Supplement Client

- Med Sup does a great job covering <u>DIRECT</u> medical costs
- The #1 area of exposure for a Med Sup client is with the new <u>additional</u> prescription costs that come with cancer treatment (see the **Prescription Slides for** details).



- Travel and lodging expenses are right behind prescriptions.
- Experimental treatment is not covered by Medicare
- Medical tourism is also not covered by Medicare

Sales Points for Cross Selling CHAS Plans

How many agents have sold their first insurance presentation? Talk about CHAS with <u>EVERY</u> client. Your presentation will get better with practice. Try these points...

Personal Stories

- "How many of your family or friends have been impacted by cancer?"
- Share your experience with your client

Start the Conversation

- Help your client understand their exposure when it comes to cancer, heart attack or stroke
- Make them aware of these plans

Spouse in the House

• Turning 65 is a great opportunity to present CHAS and other products for their spouse

More Business

• Talk to your "leads" with MA plans during the "lock-in" period about the importance of adding a cancer plan to their MA coverage

I'm so happy we did business with Gaylan and not Joe or JJ!



It's your job to build the best package of protection at the time of presentation with your clients.

Why Offer DVH Plans

STATISTICS

- Dental is the most requested insurance product, according to Limra
- 12% of Americans over 65 have dental coverage*
- One-third of U.S. adults haven't been to the dentist in the last year
- MA plans can offer up to 90% discounts on DVH, HOWEVER still OOP costs.
- Most clients don't realize that root canal or crown can wipe out 1-3 months of Social Security income.

BENEFITS

- Great income source during Medicare Advantage enrollment season
- DVH sales increase your persistency
- The more policies a client has with you, the less likely they'll work with anyone else
- Top producing agents are attaching DVH to 1/3 of their insurance sales
- DVH plans are guarantee issue
- Care Credit vs DVH Plan





Manhattan Life DVH Traditional

Plan Benefits		
Eligibility	Anyone age 18 – 85	
Policy Year Maximum Benefit	\$1,000, \$1,500 & \$3,000	
Policy Year Deductible	\$100 per person	



Dental Coverage	
Preventative Services Semi-Annual exams, cleaning and x-rays	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	None
Basic Services Including x-ray (other than "full mouth"), fillings and extractions	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	None
Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals	Year 1 – 0% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	12 months

Vision Coverage	
Basic eye exam or eye refraction, including the cost of eye glasses or contact lenses	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	6 months On eyeglasses and contacts

Hearing Coverage	
Exam, hearing aid and necessary repairs or supplies	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	12 months New hearing aids and existing hearing aid repairs

^{*} Refer to your policy for a complete description of limitations and exclusions.



Manhattan Life DVH Select

Plan Benefits				
Eligibility	Anyone age 18 – 99			
Policy Year Maximum Benefit	\$1,000, \$1,500 & \$3,000			
Policy Year Deductible	\$0 or \$100 per person			



Dental Coverage				
Preventative Services Semi-Annual exam, cleaning and	100% in network			
bite-wing x-rays	80% Out of Network			
Waiting period	None			
Basic Services Fillings, simple extraction(s), Panoramic x-rays, Non-surgical Periodontal Services	Year 1 – 65% Year 2 and after –80%			
Waiting period	None			
Major Services Crowns, Bridges, Root Canals, denture/denture repairs, full mouth extractions, Implants, Surgical Periodontal Services	Year 1 – 20% Year 2 and after – 50%			
Orthodontia (ALL AGES) Lifetime max of \$1,500	Year $1 - N/A$ Year 2 and after -50% in network only			

Vision Coverage Rider					
Eye exam, lenses, refraction	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%				
Eyeglass Frames & Contact Lenses	\$200 Max per Year 6 Month wait on frames				

Hearing Coverage Rider	
Exam, hearing aid and necessary repairs or supplies	\$750 Max Per Ear, Per Year
Waiting period	12 months New hearing aids and existing hearing aid repairs

- Out of Network Dental is Covered at 80% of Reasonable & Customary
- No Network on Vision & Hearing Riders. Claims based on 100% of R&C.

Refer to your policy for a complete description of limitations and exclusions.

Comparing DVH Select vs. Traditional ManhattanLife DVH

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DVH Select

Issue Ages	Ages 18-85	Ages 18-99
	• 18-39	· 18-39
	• 40-54	• 40-54
Age Bands	• 55-64	• 55-64
	• 65-74	• 65-74
	• 75-85	· 75- <mark>99</mark>
	· Individual	· Individual
Poto Groups	· Family	· Individual + Spouse
Rate Groups		· Individual + Child(ren)
		• Family
Renewal Class	Guaranteed Renewable	Guaranteed Renewable
Benefit Amount	·\$1,000, \$1,500 & \$3,000	· \$1,000, \$1,500 & \$3,000
Options	· \$100 Deductible	· \$0 or \$100 Deductible
In Network Claims	Careington Discounted Rate	Careington Discounted Rate
Out of Network Claims	100% of UCR	80% of UCR

Comparing DVH Select vs. Traditional ManhattanLife DVH

Traditional DVH

DVH Select

	· Year 1 - 60%	· Year 1 and after - 100%	
Preventative Services	· Year 2 - 70%	 Does not apply to deductible 	
	· Year 3+ - 80%	HELD THE STATE OF	
	Waiting Period - 0 Months	Waiting Period - 0 Months	
Basic Services	· Year 1 - 60%	· Year 1 - 65%	
	· Year 2 - 70%	• Year 2+ 80%	
	· Year 3+ - 80%		
	Waiting Period - 0 Months	Waiting Period - 0 Months	
Matagonia	· Year 1 - 0%	· Year 1 - 20%	
	· Year 2 - 70%	· Year 2+ - 50%	
Major Services	· Year 3+ - 80%		
	Waiting Period - 12 Months	Waiting Period - 0 Months	
Implants	991	· Year 1 - 20%	
	None	· Year 2 - 50%	
		Lifetime Max - \$1,500	
Orthodontia (All Ages)		· Year 1 - N/A	
	None	· Year 2+ - 50%	
		Lifetime Max - \$1,500	



Comparing DVH Select vs. Traditional ManhattanLife DVH

Traditional DVH

DVH Select

	· Year 1 - 60% · Year 2 - 70%	· Year 1 - 60% · Year 2 - 70%
	· Year 3+ - 80%	· Year 3+ - 80%
Vision Benefit	Up to Policy Year Maximum Benefit	\$200 Maximum per year for eyeglass frames and contact lenses
	Waiting Period - 6 Months on eyeglasses and contact lenses	Waiting Period - 6 Months on eyeglasses and contact lenses
	· Year 1 - 60%	
	· Year 2 - 70%	660
	· Year 3+ - 80%	· \$750 Maximum (Per Ear, Per Year)
Hearing Benefit	Up to Policy Year Maximum Benefit	
	Waiting Period - 12 Months on new hearing	Waiting Period - 12 Months on new
	aids and existing hearing aid repairs	hearing aids and existing hearing aid repairs



DVH Questions to Ask Prospective Clients

Ask one of these questions to EVERY person you talk to!

- Who do you have for dental insurance?
- When was the last time you had your teeth cleaned?
- What are you going to do when you have a dentist tell you that you need a crown and root canal and cant get it covered by Medicare? What do you think that will do to your income if you have to pay \$2,000- \$2,500?
- Would you rather pay \$1 a day for DVH coverage or get a care credit card application approved for \$2,500 with a huge amount of interest?



Common Objections and How to Overcome

- I've never seen the value in a DVH plan.
- My dentist doesn't take insurance.
- I don't have teeth
- I need coverage for major dental work NOW.



"Spouse in the House" Sales Tip

- Med Sup agents are already asking about spouses to determine HHD
- ACA plans do not cover <u>adult</u> dental, hearing aids or glasses/contact lenses
- A DVH plan helps "fill the gaps" in an ACA plan just like with Med Sup/MA.
- DVH benefits are the same over/under 65
- Great way to increase income and drop the cost per acquisition (CPA).
- Odds of writing the under 65 spouse/roommate a Med Sup/MA Plan when they turn 65 is much better if you sell them a DVH Plan

30-60-90 Training



"Spouse in the House" Common Packages of Protection

ACA PLAN

WITH OR WITHOUT SUBSIDY

AFFORDABLE CHOICE

OUT OF POCKET PROTECTION/ LIMITED HI

CANCER

DENTAL, VISION & HEARING

HEART ATTACK & STROKE

24 HOUR ACCIDENT

SHORT TERM OMNI FLEX / HHC

LIFE INSURANCE

MED ADVANTAGE PLAN

CANCER

DENTAL, VISION & HEARING

SHORT TERM OMNI FLEX / HHC

HIP

LIFE INSURANCE

MEDICARE SUPPLEMENT

DENTAL, VISION & HEARING

CANCER

SHORT TERM OMNI FLEX / HHC

LIFE INSURANCE



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Thank You!