



INTEGRITY®

October Agent Playbook

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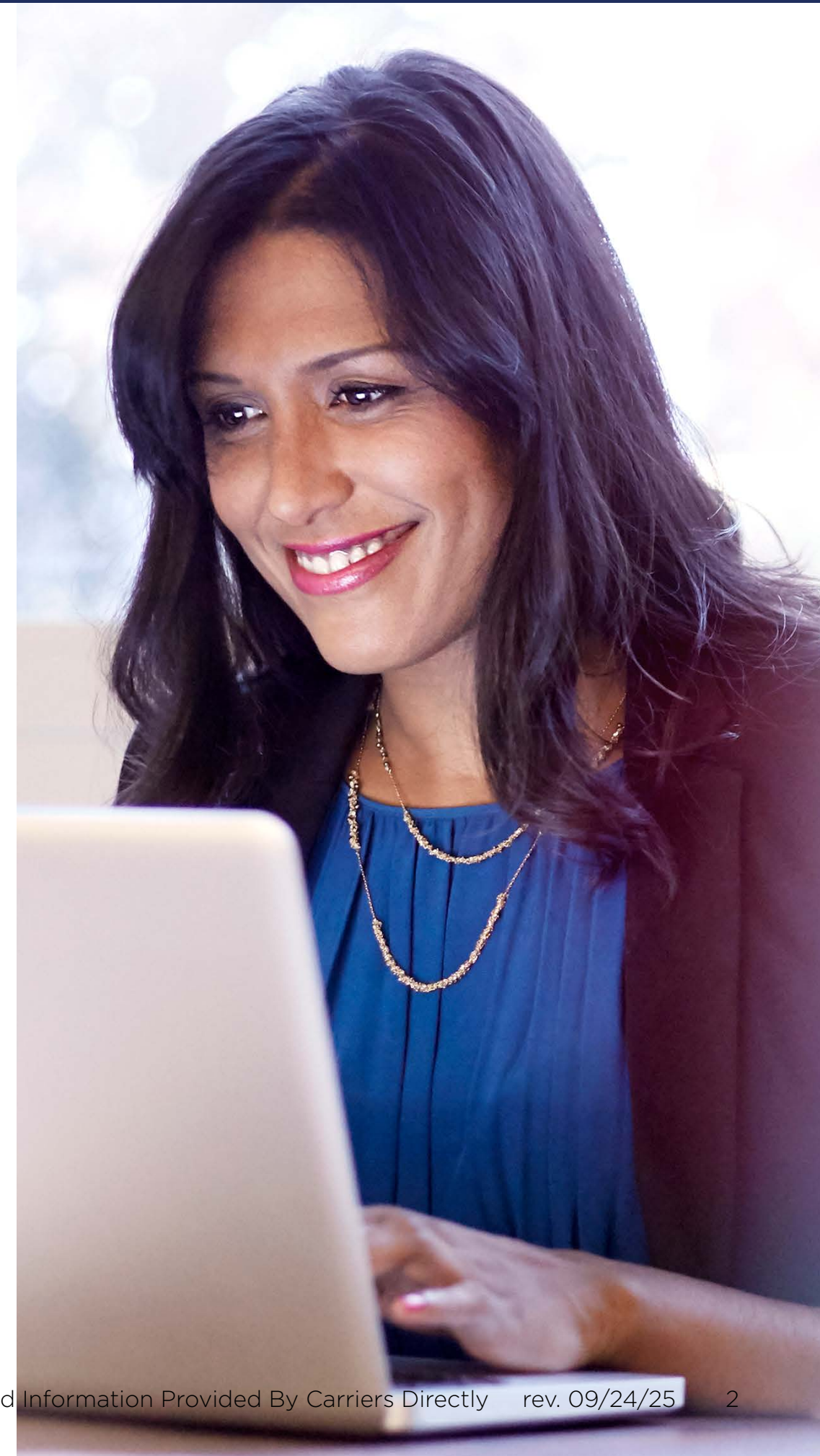
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Medicare Supplement

Medicare Supplement Product Availability Chart

		ACE	Aflac	Cigna	Humana	INA	Liberty Bankers	Manhattan	Mutual	Wellabe	WoodmenLife			ACE	Aflac	Cigna	Humana	INA	Liberty Bankers	Manhattan	Mutual	Wellabe	WoodmenLife
Alabama	AL		•	•		•	•		•		•	Montana	MT	•	•	•	•				•		•
Alaska	AK			•		•			•			Nebraska	NE	•		•	•		•		•	•	
Arizona	AZ		•	•	•	•	•	•	•	•	•	Nevada	NV		•	•		•	•		•		
Arkansas	AR		•	•	•	•	•		•	•	•	New Hampshire	NH		•	•	•	•			•		
California	CA		•	•		•		•	•	•		New Jersey	NJ		•	•	•	•	•	•	•	•	•
Colorado	CO		•	•		•			•	•	•	New Mexico	NM		•	•		•	•	•			
Connecticut	CT			•					•			New York	NY								•		
Washington, DC	DC			•		•			•			North Carolina	NC		•	•	•	•	•	•	•	•	•
Delaware	DE		•	•	•	•	•		•			North Dakota	ND		•	•	•	•	•	•	•		
Florida	FL	•	•	•	•		•		•	•	•	Ohio	OH		•	•	•	•	•		•	•	•
Georgia	GA		•	•		•	•		•	•	•	Oklahoma	OK		•	•	•	•	•		•		•
Hawaii	HI			•					•			Oregon	OR		•	•					•		•
Idaho	ID	•	•	•		10/1			•			Pennsylvania	PA		•	•	•	•	•		•	•	•
Illinois	IL		•	•	•	•	•	•	•	•	•	Rhode Island	RI		•	•		•			•		
Indiana	IN	•		•	•	10/1	•		•	•	•	South Carolina	SC		•	•	•	•	•		•	•	•
Iowa	IA		•	•	•	•	•		•	•	•	South Dakota	SD		•	•	•	•	•		•		
Kansas	KS		•	•		•	•		•	•		Tennessee	TN		•	•	•	•	•		•	•	•
Kentucky	KY		•	•	•	•	•		•	•	•	Texas	TX		•	•		•	•		•	•	
Louisiana	LA		•	•	•	•	•		•	•	•	Utah	UT	•	•	•		10/1	•		•		
Maine	ME			•		•			•			Vermont	VT		•	•		•			•		
Maryland	MD		•	•		•	•		•	•		Virginia	VA	•	•	•			•			•	
Massachusetts	MA											Washington	WA	•		•					•	•	
Michigan	MI		•	•	•	•	•		•	•	•	West Virginia	WV		•	•	•	•	•		•		•
Minnesota	MN			•		•			•			Wisconsin	WI		•	•	•	•	•		•	•	
Mississippi	MS		•	•	•	•	•		•		•	Wyoming	WY		•	•	•	•			•		
Missouri	MO	•	•	•		10/1			•	•													

Medicare Supplement GI/SE Commission Chart

State	ACE		AFLAC		HUMANA		INA		LIBERTY BANKERS		MANHATTANLIFE		WELLABE		WOODMENLIFE	
	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*	GI	SE (B/A)*
AK							FF									
AL			R				FF		R						R	
AR			R		FF		FF		R				FF		R	
AZ			R		FF		FF		R				FF		R	
CA			R	R			FF	S			FF	S	S	R		
CO			S		S		S						S		S	
DC							FF									
DE			R		FF		FF		R				FF			
FL	S		S		S				S				FF		S	
GA			R				FF		R				FF		R	
IA			R		FF		FF		R				FF		R	
ID	S	S	S	S			S	S								
IL**			R	R	FF	FF	FF	S	R	R	FF		FF	R	R	S
IN	S				S		S		S				S		S	
KS			R				R		R				FF			
KY			R	S	FF	FF	FF	S	R	R			FF	R	R	R
LA**			R	R	FF	FF	FF	S	R	R			FF	FF	R	S
MA																
MD			R	R			FF	S	R	R			FF	R	R	
ME							S	S								
MI			R		FF		FF		R				FF		R	
MN							R									
MO	S	S	R	R	FF		S	S					FF	R	R	
MS			R		FF		FF		R						R	
MT	S		S		S										S	
NC			R		FF		FF		R		FF		FF		R	
ND			R		FF		FF		R		FF					
NE	FF				FF				R				FF		R	
NH			R		FF		FF						FF			
NJ			R		FF		R		R		FF		FF		R	
NM			R				FF		R		FF					
NV			R	R			S	S	R	S			FF			
OH			R		FF		FF		R				FF		R	
OK			R	R	FF	FF	FF	S	R	R					R	R
OR			S	S	S										S	S
PA			R		FF		R		R				R		R	
RI			R				FF									
SC			S		S		S		S				S		S	
SD			R		FF		FF		R							
TN			R		S		S		R				R		R	
TX			R				FF		R				FF			
UT**	S	S	S	S	FF	FF	FF		R	R						
VA	R	R	R	R	FF	FF			R	R			FF	R		
VT			R				FF									
WA	S												S			
WI			S		S		S		S				S		S	
WV			R		FF		FF		R						R	
WY			R	S	FF	FF	FF	S								

*Special Enrollment (Birthday/Anniversary) | 65 and above comp only | R - Reduced Comp | S - Standard Comp | FF - Flat Fee

*See the Underwriting Guide for carrier specific guidelines. Please contact the Underwriting department if the guidelines are unavailable or if you have any further questions.

**Internal replacement states



Medicare Supplement Application Signature Options

Carrier	Q-SIG	E-SIG	VOICE-SIG
ACE	•	•	
AFLAC	•	•	
HUMANA		•	•
INA	•	•	
LIBERTY BANKERS	•	•	
MANHATTANLIFE	•		
WELLABE		•	•
WOODMENLIFE	•	•	

Medicare Supplement Birthday Rules

CALIFORNIA BIRTHDAY RULE:

California provides a special open enrollment period for individuals currently enrolled in Medicare supplement plans.

- 90-day enrollment period, beginning 30 days prior to applicant's birthday
- Application must be signed (application signature date) within 90-day open enrollment period
- Effective date must fall on Birthday or up to 90 days after birthday
- Plan benefits must be of equal or lesser value to current plan

IDAHO BIRTHDAY RULE: (EFFECTIVE 3/1/2022)

Idaho provides a special open enrollment period for individuals currently enrolled in Medicare Supplement plans.

- 63-day enrollment period, beginning on applicant's birthday
- Application must be signed (application signature date) within 63 days open enrollment period.
- Effective date must fall on birthday or up to 90 days after birthday
- Plan benefits must be of equal or lesser value to the current plan.

ILLINOIS BIRTHDAY RULE:

Illinois provides a special period for individuals between 65 and 75 years old who are currently enrolled in Medicare supplement plans.

- 45-day enrollment period, beginning on your applicant's birthday
- Application must be signed (application signature date) within 45-day open enrollment period
- Effective date must fall on birthday or up to 90 days after birthday
- The new plan must be from the same underwriting company as the existing plan.
 - If the existing plan's underwriting company is now closed, the birthday rule would not apply. New applications would need to be underwritten.
- Plan benefits must be of equal or lesser value to current plan

INDIANA BIRTHDAY RULE (EFFECTIVE 1/1/2026):

- Within 60 days of their birthday
- Plan benefits must be of equal or lesser value
- The policy must go into effect on the first day of the month that is at least thirty (30) days after the signature date on the application

KENTUCKY BIRTHDAY RULE:

Kentucky provides a special Enrollment period for individuals currently enrolled in Medicare supplement plans.

- enrollment period within 60 days of applicants birthday date
- Must be same plan

LOUISIANA BIRTHDAY RULE:

- An individual that has an existing Medicare Supplement policy is entitled to an annual open enrollment period that lasts 63 days beginning on the individual's birthday may purchase any Medicare Supplement policy with the same issuer (same company) or any affiliate that offers benefits equal to or lesser than those provided by the previous coverage..

MARYLAND ANNIVERSARY RULE:

- Policyholders in Maryland will be granted a once-yearly Open Enrollment Period during the 30-day period following the policyholder's birthday
- The Birthday Rule establishes a guaranteed issue period each year to allow a policyholder to change, without underwriting, to a Medicare Supplement policy of equal or lesser benefits.

MISSOURI ANNIVERSARY RULE:

- 60-day enrollment period, beginning 30 days prior to your applicant's policy anniversary date.
- Your applicant must choose the same plan as their current plan

NEVADA BIRTHDAY RULE:

- Nevada: Beneficiaries can change their Medigap plan during a period of at least 61 days. This window opens on the first day of the beneficiary's birth month. During this time, policyholders can change their Medigap carrier or plan if it is an equal or lesser benefit to their current plan.

OKLAHOMA BIRTHDAY RULE:

- 90-day enrollment period beginning 60-days on applicants birthday
- Plan benefits must be of equal or lesser value to the current plan

OREGON BIRTHDAY RULE:

- 30-day enrollment period, beginning on applicant's birthdate and ends 30 days later.
- Application must be signed within the 30 day enrollment period.
- Effective date of new coverage typically begins on the first of the month following the application date. (It cannot start before their birthday.)
- Insurers can adjust the effective date so consumers do not have two policies that are active at the same time. (In some cases, this means the policy start date is more than 30 days from the date of application.)
- Plan benefits must be of equal or lesser value to the current plan.

UTAH BIRTHDAY RULE (EFFECTIVE 5/7/25):

- 60-day enrollment period, beginning on applicant's birthday
- Insurers can switch to a comparable or lower tier plan offered by same issuer as their current plan

VIRGINIA BIRTHDAY RULE (EFFECTIVE 7/1/25):

- 60-day enrollment period, beginning on applicant's birthday
- Insurers must choose the same plan as their current plan

WYOMING BIRTHDAY RULE (EFFECTIVE 6/5/25):

- 63-day enrollment period, beginning on applicant's birthday
- The applicant is eligible for any comparable or lesser Med Supp policy offered by any insurer

ADDITIONAL STATE RULES:

- **Connecticut Guaranteed issue year round**
- **Maine Guaranteed Issue year round**
- **Massachusetts 2-month window (Feb-Mar)**
- **New York Guaranteed Issue year round**
- **Washington Guaranteed Issue year round**

For Company compensation rules, please consult the state commission schedule.

Carrier Playbooks



ACE MED SUPP

ACE Medicare Supplement

CARRIER HIGHLIGHTS

- World’s largest publicly traded property and casualty insurance company
- More than \$225 billion in assets and reported \$57.5 billion of gross premiums written in 2023
- 94% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

PRODUCT HIGHLIGHTS

- 7% HHD – One Policy
- Administered by Integrity Partner – IAS
- Plans A, F, G, High-Deductible G, & N
- E-App : QSig with Mother’s Maiden Name

UNDERWRITING HIGHLIGHTS

- Heart: 2-year lookback
- Cancer: 2-year lookback
- Stroke: 2-year lookback
- Diabetes: Up to 50 units of insulin daily
- Combo medications for diabetes or HBP count as 2 independent medications



Contact Information:

Claims/ Underwriting/ Customer Service and Commissions:

1-800-601-3372

Agent Services

866-454-0809

Supplies:

acemedicaresupplement.com

Agent Portal: www.acemedicaresupplement.com

New Business Mailing address:

Ace Property & Casualty Insurance Company

Medicare Supplement Administration

P.O. Box 10856

Clearwater, FL 33757-8856

Overnight Address (FOR USE ON OVERNIGHT MAIL ONLY)

ACE Property & Casualty Insurance Company

17757 US HWY 19 N, Suite 660

Clearwater FL 33764

ACE HHD Requirements - 7%

MED SUPP



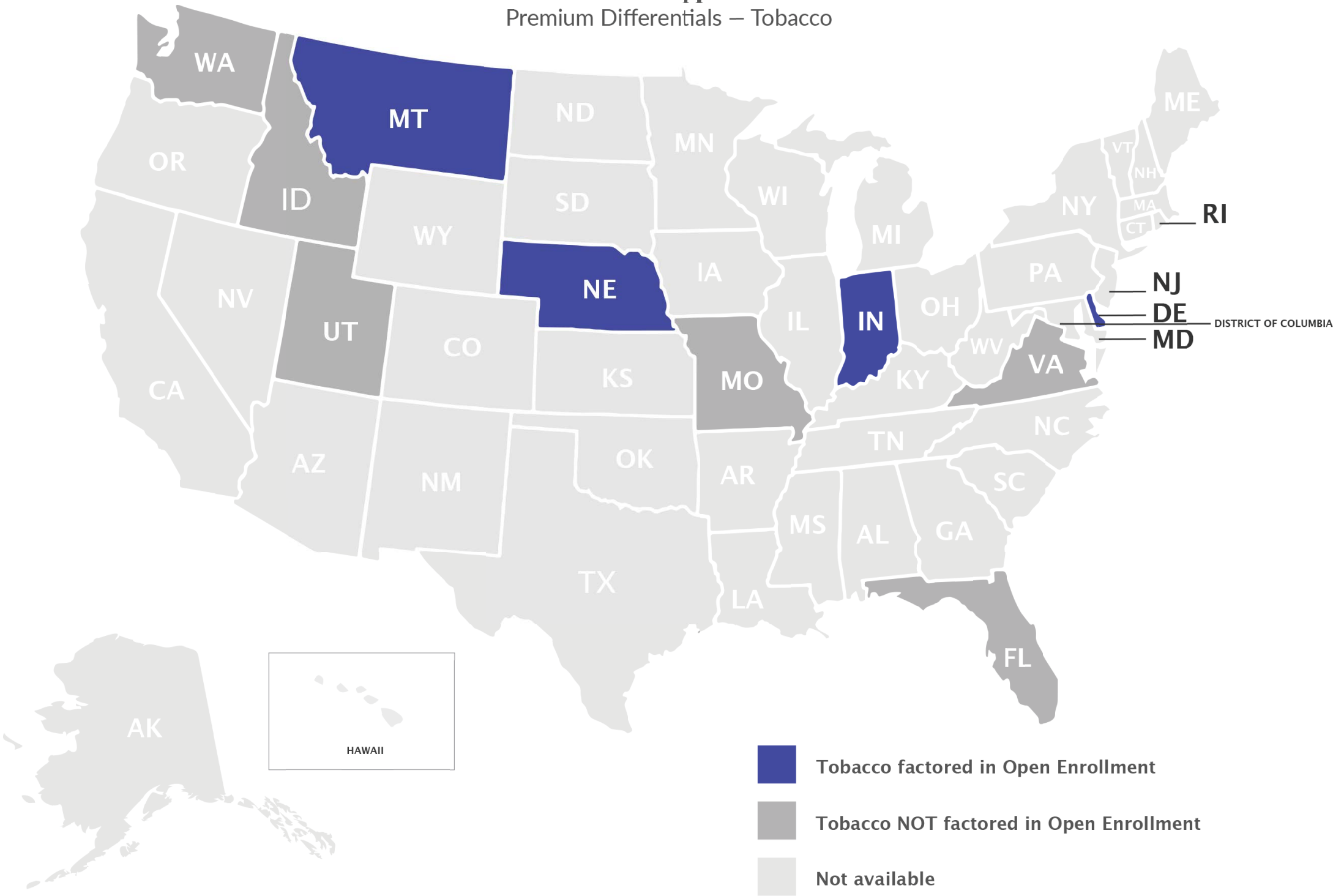
State	Eligibility
MO, NE, UT, VA	• Currently living with spouse OR • Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months
FL	• offers 3% discount AND • I am currently married and residing with my legal spouse named below; or I have been residing with the person named below for at least the last 12 months. • My legal spouse or additional resident has an existing Medicare supplement policy, or is applying for such a policy, with ACE Property & Casualty Insurance Company.
IN	• Requires spouse or additional resident(s) to have or will be applying for and issued an ACE Property & Casualty Insurance Medicare Supplement policy
MT	• Currently living with spouse or another person for at least 12 months
ID	• No Household Discount available
WA	• Currently residing with legal spouse, civil union partner, or domestic partner AND • Legal spouse, civil partner or domestic partner has an existing Medicare Supplement policy, or is applying for such a policy, with ACE Property & Casualty Insurance Company

When an applicant meets the state’s Household Premium Discount eligibility requirements, any existing ACE Property & Casualty Medicare Supplement policyholder(s) will be given the discount on their next policy billing cycle.
The Household Premium Discount will remain in effect for the life of the policy, except for North Dakota, and Oklahoma, which require the discount be removed when the eligibility requirements are no longer met.



ACE Medicare Supplement

Medicare Supplement
Premium Differentials — Tobacco





AFLAC MED SUPP



CARRIER HIGHLIGHTS

- Aflac’s brand awareness is 94% among older adults

PRODUCT HIGHLIGHTS

- 10% Household Discount – available if applicant resides with spouse/civil partner or has been living with a family member of 50 or older for last 12 months (see Aflac Senior Portal for details and state variations)
- Administered by Aetna Life Insurance Company

CONTRACTING

- Get started now by contacting your manager to get this product in your portfolio
- One combined contract for Final Expense and Med Supp

UNDERWRITING HIGHLIGHTS

Refer to the Aflac Medicare Supplement Underwriting Guidelines on the Aflac agent portal

- Respiratory: 2-year look-back
- Heart: 3-year look-back cardiomyopathy and A-fib
- Heart: 12-month lookback for heart attack, heart valve disorders, and artery blockage
- Cancer: 3-year look-back for internal cancers
- Stroke: 2-year look-back for stroke and transient ischemic attack
- Diabetes: coverage unacceptable if insulin dependent or if ever experiencing diabetic complications (e.g. heart attack, artery blockage, stroke)

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and is administered by Aetna Life Insurance Company. In California, Tier One Insurance Company conducts business as Tier One Life Insurance Company (NAIC 92908).



AFLAC MED SUPP

Contact Information:

**UNDERWRITING/CLAIMS/COMMISSIONS/
CUSTOMER SERVICE**

1-833-504-0336

Website

sellaflacmedsupp.com



State	Eligibility
AL, AR, AZ, CA, CO, DE, GA, IA, IL, IN, KS, LA, MD, MI, MO, MS, NC, NE, NH, NM, NV, OK, OR, PA, RI, SC, SD, TN, TX, VA, WI, WV, WY	• 10% • You may qualify for a Medicare Supplement household discount with Tier One Insurance Company if (1) you reside with your spouse (including civil union/domestic partner), or (2) you have been living with a family member who is age 50 or older for the last twelve months. (For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.)
FL	• 3% • You may qualify for a Medicare Supplement household discount if (1) you reside with your spouse, including validly recognized civil union or domestic partner, who currently holds or is applying for a Medicare Supplement policy with Tier One Insurance Company; or (2) you have been living with a family member for the last twelve months who is age 50 or older and who holds or is applying for a Medicare Supplement policy with Tier One Insurance Company.
KY, OH	• 10% • You may qualify for a Household Premium Discount if: (1) you reside with your spouse (including civil union/domestic partner), who currently holds or is applying for a Medicare Supplement policy with Tier One Insurance Company or (2) you have been living with a family member for the last twelve months who holds or is applying for a Medicare Supplement policy with Tier One Insurance Company. If you are eligible, based on the above requirements, the discount will be applicable when a policy for each applicant is issued and will remain in effect for the life of each policy. (For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.)

Aflac HHD cont.

MED SUPP

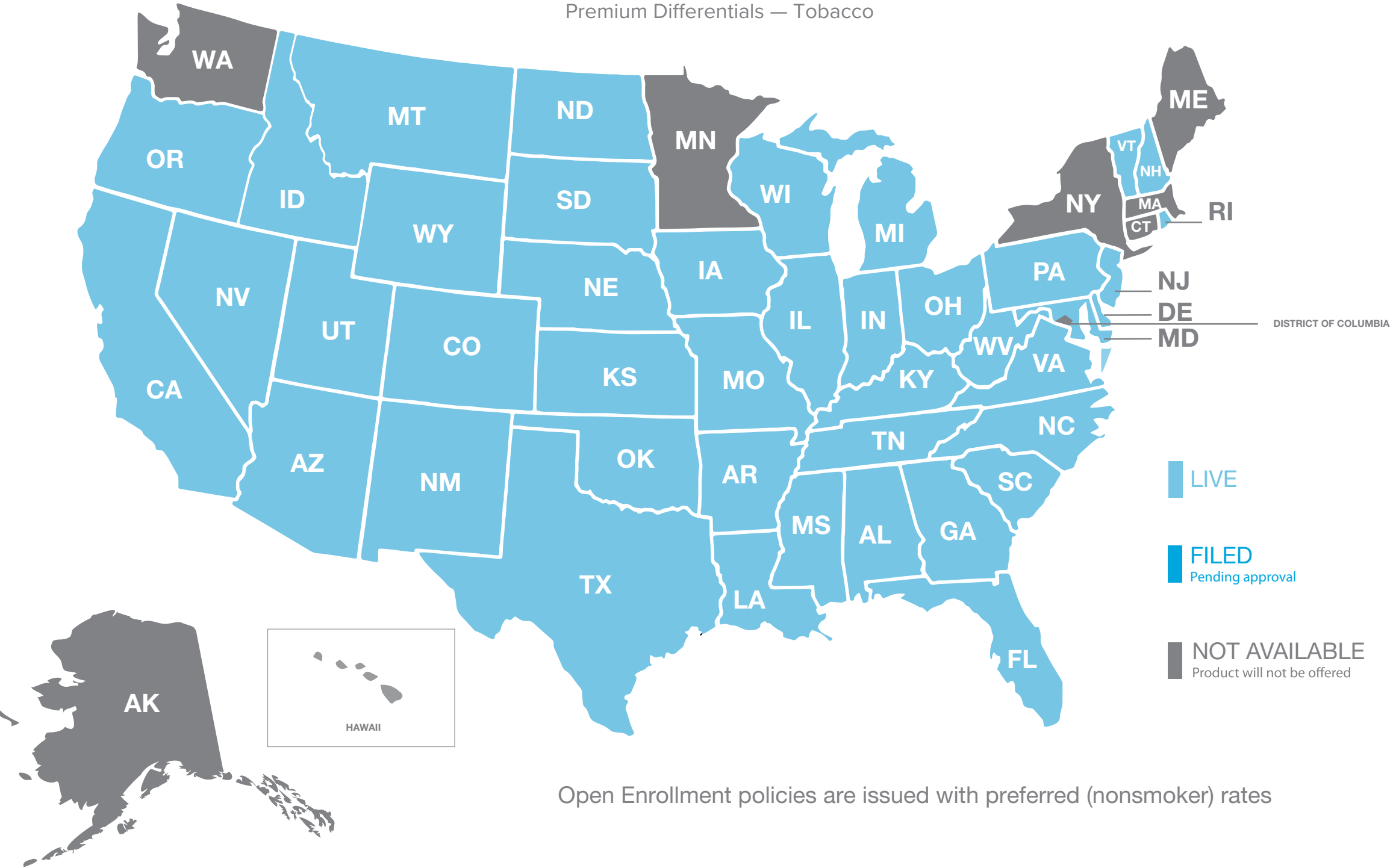


State	Eligibility
MT	• 10% • You may qualify for a Medicare Supplement household discount with Tier One Insurance Company if you have resided with your spouse (including civil union/domestic partner) or with an adult family member for the last 12 months. (For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.)
NJ	• 7% • You may qualify for a Medicare Supplement household discount if (1) you reside with your spouse (including civil union/domestic partner), who currently holds or is applying for a Medicare Supplement policy with Tier One Insurance Company or (2) you have been living with a family member for the last twelve months who is age 50 or older and who holds or is applying for a Medicare Supplement policy with Tier One Insurance Company. (For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.)
ND	• 10% • You may qualify for a Medicare Supplement household discount with Tier One Insurance Company if (1) you reside with your spouse, including validly recognized civil union or domestic partner, who currently holds or is applying for a Medicare Supplement policy with Tier One Insurance Company; or (2) you have been living with a family member for the last twelve months who is age 50 or older and who holds or is applying for a Medicare Supplement policy with Tier One Insurance Company.



Medicare Supplement

Premium Differentials — Tobacco





HUMANA ACHIEVE MED SUPP

Humana®

CARRIER HIGHLIGHTS

- Fortune 100 Company
- Founded in 1961, Headquartered in Louisville, KY

PRODUCT HIGHLIGHTS

- Vision Discount Program
- Discounts on Lifeline Medical Alert Systems
- Humana Well Dine - 14 nutritious meals delivered to your door after overnight stay.

UNDERWRITING HIGHLIGHTS

- *Heart*: 2-year lookback.
- *Cancer*: 2-year lookback.
- *Stroke*: 2-year lookback.



MED SUPP

Contact Information

**Underwriting/Claims/Commissions/
Customer Service/Supplies**

800-309-3163

Website

www.humana.com/agent/humana-agent-portal

Humana Achieve HHD Chart



MED SUPP

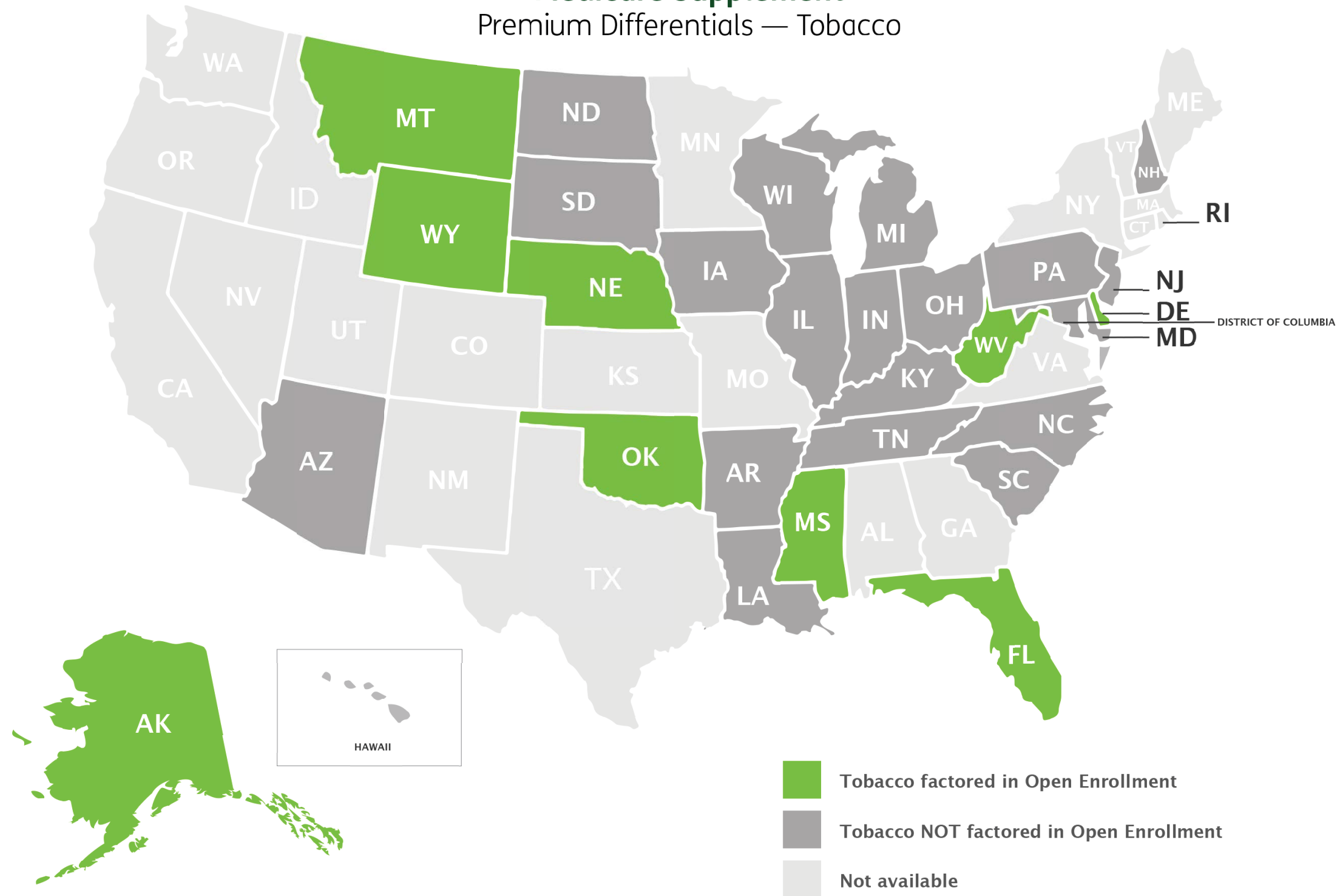
State	HHD Requirements	(As of 5/1/22)
AR, AZ, DE, IA, IL, IN, LA, MI, MS, MT, NC, ND, NE, OK, PA, SC, SD, TN, WI, WV, WY	Save 12% on your monthly premium <u>when you reside with your spouse</u> (including civil union/domestic partner) or you have continuously resided with at least one, but no more than three adults in the past 12 months. For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.	
FL	Save 3% on your monthly premium when more than one member of your household enrolls or is enrolled in a Humana Medicare Supplement plan issued by CompBenefits Insurance Company. To apply for the discount, please include the name and Medicare number of the person living at your address that is enrolled or enrolling in a Humana Medicare Supplement policy issued by CompBenefits Insurance Company.	
KY	Save 12% on your monthly premium when more than one member of your household enrolls or is enrolled in a Medicare Supplement plan issued by CompBenefits Insurance Company or a direct/indirect subsidiary. This discount is only applicable to policyholders with effective dates of December 1, 2010 or after. To apply for the discount, please include the name and Medicare claim number of the person enrolled or enrolling in a Medicare Supplement policy living at your address in Section 6 of your enrollment application.	
NH	Save 12% on your monthly premium when you reside with your spouse or you have continuously resided with at least one, but no more than three, adults in the past 12 months. We may request additional documentation to determine eligibility.	
NJ	Save 12% on your monthly premium when more than one member of your household enrolls or is enrolled in a Humana Medicare Supplement plan. This discount is only applicable to policyholders with effective dates of December 1, 2010 or after. To apply for the discount, please include the name and Medicare claim number of the person enrolled or enrolling in a Humana Medicare Supplement policy living at your address in Section 6 of your enrollment application.	
OH	Save 12% on your monthly premium if in your household you reside with at least one other Medicare-eligible person and that person owns or is issued a Medicare Supplement insurance policy by us. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. We reserve the right to make changes to the premium discount structure. If a change to the discount structure occurs to your policy, it will affect all policies we issue like yours. The household premium discount will be removed if the other Medicare Supplement insurance policyholder whose policy status entitles you to the discount no longer resides with you, their policy is voluntarily or involuntarily terminated or upon their death. This premium change will occur on the billing cycle following the date we learn your eligibility has ended.	





Medicare Supplement

Premium Differentials — Tobacco





INA MED SUPP



MEDICARE SUPPLEMENT

CARRIER HIGHLIGHTS

- World’s largest publicly traded property and casualty insurance company
- More than \$225 billion in assets and reported \$57.5 billion of gross premiums written in 2023
- 94% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

PRODUCT HIGHLIGHTS

- 7% HHD – One Policy
- Administered by Integrity Partner – IAS
- Plans A, F, G, High-Deductible G, & N
- E-App : QSig with Mother’s Maiden Name

UNDERWRITING HIGHLIGHTS

- Heart: 2-year lookback
- Cancer: 2-year lookback
- Stroke: 2-year lookback
- Diabetes: Up to 50 units of insulin daily
- Combo medications for diabetes or HBP count as 2 independent medications



Contact Information:

Claims/ Underwriting/ Customer Service and Commissions:

1-866-718-8733

Agent Services

866-454-0809

Supplies:

www.inamedsupp.chubb.com

Agent Portal: www.inamedsupp.chubb.com

New Business Mailing address:

Insurance Company of North America

P.O. Box 10856

Clearwater, FL 33757-8856

Overnight Address (FOR USE ON OVERNIGHT MAIL ONLY)

Insurance Company of North America

17757 US HWY 19 N, Suite 660

Clearwater FL 33764

INA HHD Requirements – 7%

MED SUPP



State	Eligibility
AK, AL, AR, AZ, CA, CO, DC, DE, GA, IA, IL, KS, LA, MD, ME, MI, MO, MS, NC, NH, NM, NV, RI, SC, SD, TN, TX, UT, WI, WV, WY	OR • Currently living with spouse • Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months.
KY	• Currently living w spouse OR currently residing with person for at least 12 months
IN, OH, OK, ND ,NJ	• Requires spouse or additional resident(s) to have or will be applying for and issued an Insurance Company of North America policy.
PA	• Currently living with spouse, currently have a household resident, OR who is age 50 or older, OR with whom has continuously resided for the last 12 months and has or will be applying for and issued Insurance Company of North America policy
ID, MN, VT	• No Household Discount Available

When an applicant meets the state’s Household Premium Discount eligibility requirements, any existing Insurance Company of North America will be given the discount on their next policy billing cycle.

The Household Premium Discount will remain in effect for the life of the policy, except for New Jersey, North Dakota, Ohio and Oklahoma, which require the discount be removed when the eligibility requirements are no longer met.





LIBERTY BANKERS MED SUPP



CARRIER HIGHLIGHTS

- A- Excellent AM Best Rated; over \$2.5 Billion in total assets.
- Established in Oklahoma in 1906. Headquartered in Dallas, TX, part of the w Bankers Insurance Group of companies.
- Accessible and knowledgeable sales team with a combined 80+ years of experience.

PRODUCT HIGHLIGHTS

- On the Spot underwriting – Agent can obtain an underwriting decision within minutes. (Red = decline, Yellow = telephone interview, Green = approved)
- Mobile Tool – Agent will be able to run quotes and check our declinable drug list – all from their smartphone.
- 10% Household Discount – Available if applicant has someone 50 or older living in the same household. (2 enrolled required in KY, FL, NJ, OH, OK)

UNDERWRITING HIGHLIGHTS

- *3 Drugs treating 1 condition is always a decline.*
- *Heart:* 3-year lookback on cardiomyopathy and A-Fib; 12-month lookback on heart attack, heart valve, and blockage.
- *Cancer:* 3-year lookback.
- *Stroke:* 2-year lookback.
- *Diabetes:* No insulin, no heart condition, no neuropathy, no stroke, no changes to RX in the last 12 months.

MED SUPP

Contact Information

Underwriting Phone Number: 469-977-8920

Underwriting Email: Underwriting@lbig.com

Agent portal: <https://www.aetnaseniorproducts.com/ssibrokerwebsecure/abl/home.html>

Liberty Bankers portal: <https://lbig.com/>

KEY CONTACTS

Sarah Diehl

Regional Vice President, Sales

sarah.diehl@lbig.com

469-522-4623 | Cell: 713-409-7250

Noah Logan

Internal Marketer (Agent Support)

noah.logan@lbig.com

469-522-4568

Christian List

Internal Marketer (Agent Support)

christian.list@lbig.com

469-522-4569

Ryan Jones

Account Executive

ryan.jones@lbig.com

469-522-4640 | Cell: 828-808-3843

Liberty Bankers HHD Chart



MED SUPP

State	HHD Minimum Requirements
AR, AZ, GA, KS, LA, MI, MS, NC, PA, SC, SD, TN	A, F, G, N 10% Reside with spouse/partner or adult age 50+ for 12+ months.
AL, DE, IA, IL, IN, MD, ND, NE, NM, NV, TX, UT, VA, WI, WV	A, F, G, N 10% Reside with spouse/partner or family member age 50+ for 12+ months.
KY, NJ, OH, OK	2 Policy Discount A, F, G, N 10% Reside with spouse/partner or family member age 50+ for 12+ months.
FL	2 Policy Discount A, F, G, N 3.5% Reside with spouse/partner/family member age 50+ for 12+ months.
Please check each state's application for exact rules pertaining to HH discount	For agent use only.





MANHATTANLIFE MED SUPP



ManhattanLife

Standing By You. Since 1850.™

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated
- Over a decade of experience in the Medicare Supplement market

PRODUCT HIGHLIGHTS

- E-App available with security question signature option; over 80% usage rate
- 7% Roommate or Spousal Discount – Age 60 or older

UNDERWRITING HIGHLIGHTS

- *Heart*: 5-year lookback on coronary heart disease and congestive heart failure. 2-year lookback on A-Fib, rhythm disorder, heart valve, and pacemaker.
- *Cancer*: 3-year lookback.
- *Stroke*: 2-year lookback.
- *Diabetes*: Can be on 2 diabetic meds and 2 blood pressure meds. One of the diabetic meds can be insulin and 1 pill if the insulin is under 50 units.



ManhattanLife

Standing By You. Since 1850.™

MED SUPP

Contact Information

**Underwriting/Claims/Commissions/
Customer Service**

800-877-7703

Agent Services (AIMC)

866-708-6194

U/W: 800-982-0415

“Other products”: 888-222-0843

Website IT Help: 888-441-0770

Website: producer.manhattanlife.com

SUPPLY ORDERS

Online: <https://my.aimc.net>

Phone orders: 800-321-0102, ext. 312

Fax orders: 866-888-1330

Email orders: shipping@aimc.net

LICENSING

Licensing email & extension

licensing@aimc.net

800-321-0102, ext. 571

ManhattanLife HHD Chart

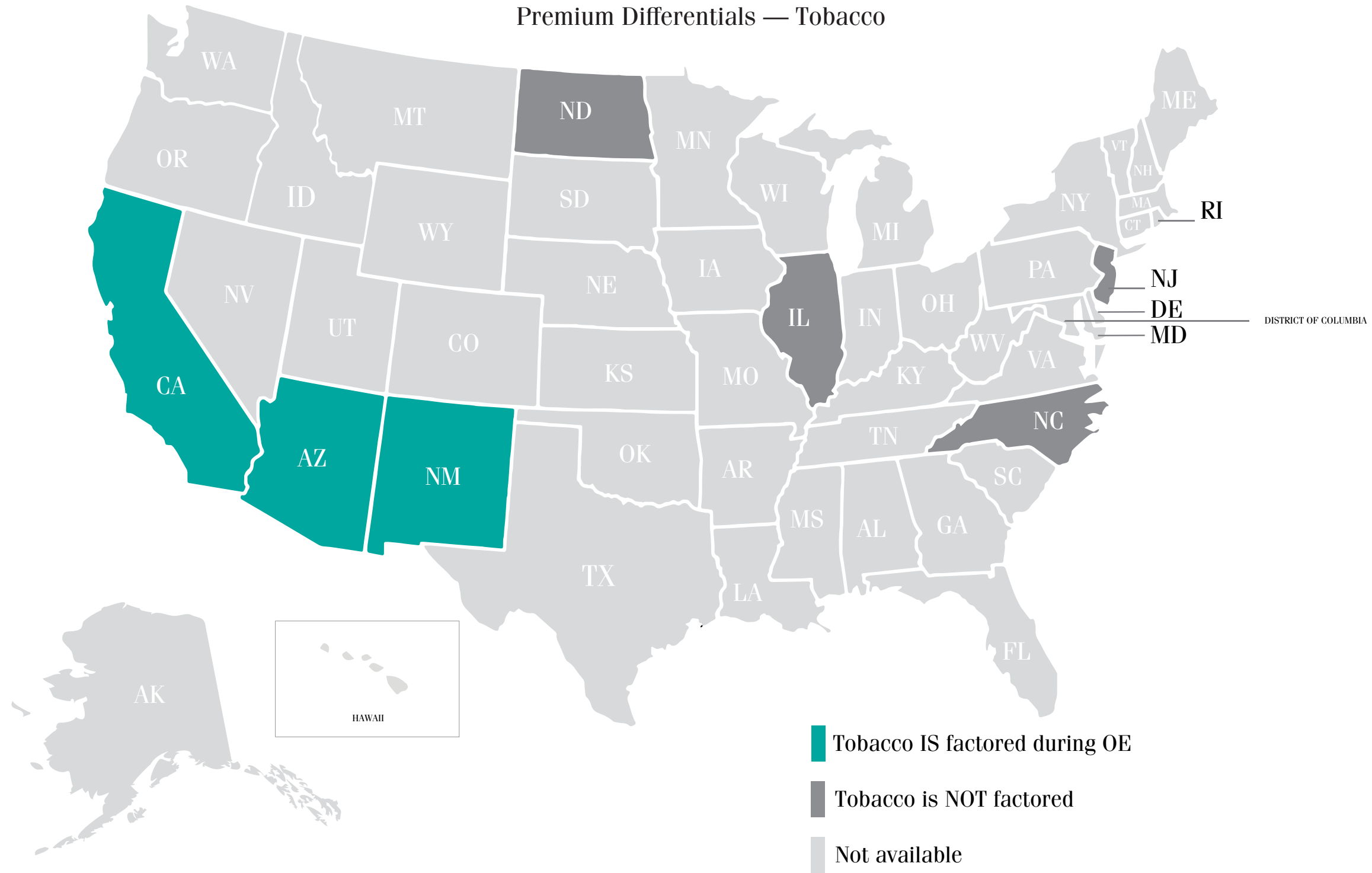
MED SUPP



State	Household Discount Requirements
AZ, CA, IL, NC, NM	Must be 65, Married residing with spouse OR resided in same household with someone 60 or over for last 12 months.
ND	Must be 65, residing with immediate family member who is insured with the Manhattan Charter companies. (2 Policy)
NJ	Must be 65, and Married residing with spouse or partner, or have been residing, for at least 12 months, with someone who is at least 50 years old, AND have a Manhattan chartered policy. (2 Policy)



Medicare Supplement Premium Differentials — Tobacco





WELLABE MED SUPP



CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility – in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), and all the resources needed.
- Strong agent support – personal assistance with knowledgeable and friendly agent care representatives.
- Outstanding customer service – the team is committed to making the customer feel valued and appreciated by assisting them at their time of need. Customers can also access forms and policy information online via our customer portal at Wellabe.com

PRODUCT HIGHLIGHTS – MEDICARE SUPPLEMENT

- Strong rates in the metro-urban-suburban areas
- 12 month guaranteed rate
- 3 rate classes available: Preferred, Standard I and Standard II
- All electronic applications

UNDERWRITING HIGHLIGHTS

- *Heart*: 2-year lookback.
- *Cancer*: 2-year lookback.
- *Stroke*: 2-year lookback.
- *Diabetes*: Will consider Type 2 diabetes with up to 3 high blood pressure meds. Diabetes with heart attack, stroke, and other complications are declinable.
- Accelerated underwriting - currently 75% of applicants approved in less than 5 minutes

Contact Information

Agent Support

800-547-2401, option 3

Underwriting prescreening

800-626-2068, ext. 4443 or option 2

Commissions

800-547-2401, ext. 4427

Customer Success

800-228-6080

Fax number

515-247-2435

Email Agent Support

healthagentsupport@wellabe.com

Underwriting

newbusiness@wellabe.com

Commissions

agentcompensation@wellabe.com

Websites

wellabe.com

wellabe.com/signin

Wellabe HHD Chart

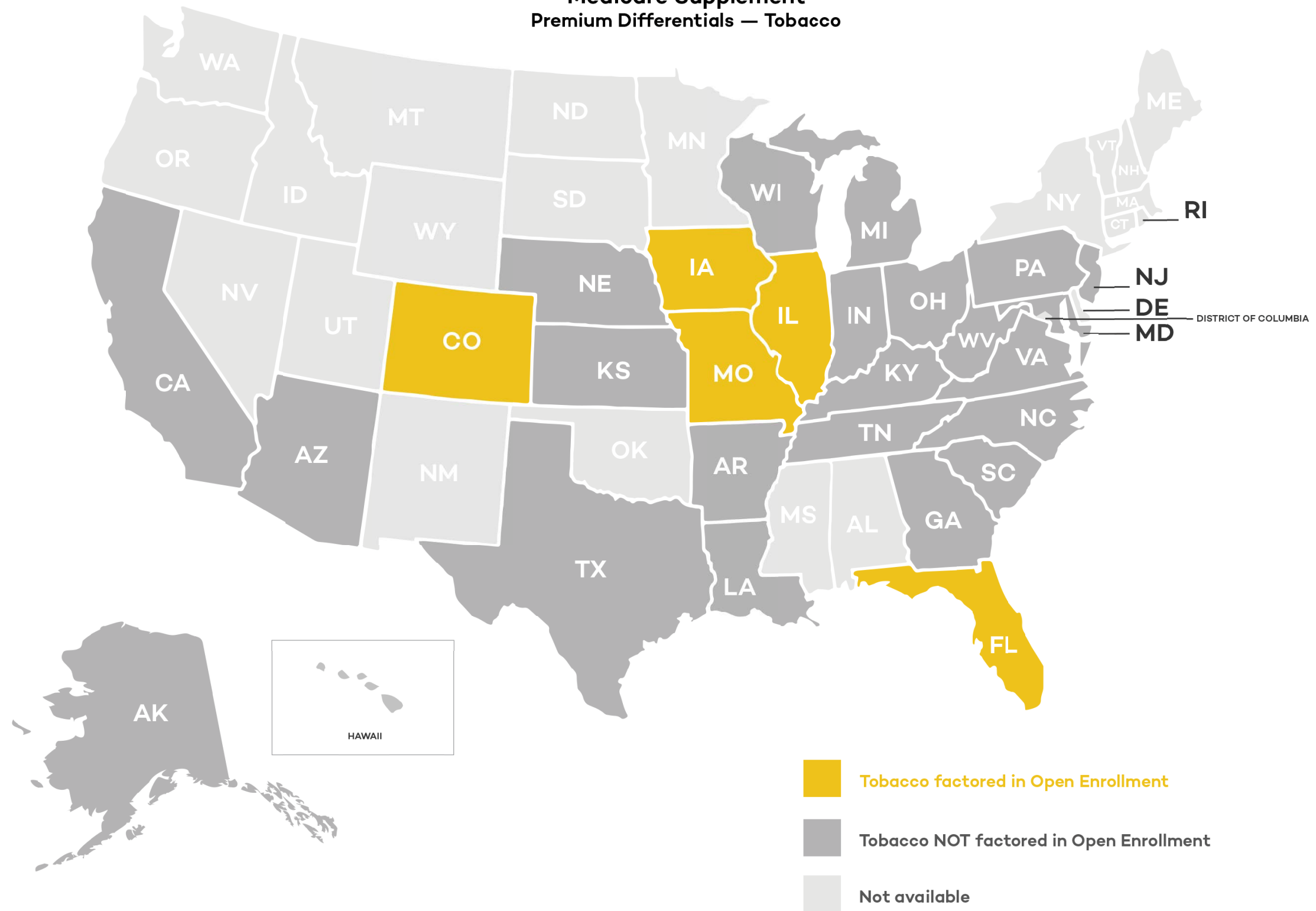
MEDSUPP



State	Discount	Overview
AR, CO, IA, IL, KS, LA, MO, NE, NJ, NV, VA	10%	Other adult over 50 must be living in same house.
AZ, CA, GA, IN, KY, MD, MI, NC, SC, TN, TX, WI	12%	Other adult over 50 must be living in same house.
FL	2.5%	Other adult over 50 must be living in same house.
NJ	7%	Live with another person who is age 50 or older. Both the applicant and the other household member must obtain Medicare Supplement coverage with us in order for the discount to apply. The household discount will continue as long as coverage for both policies remains in force.
OH	10%	Live with another person who is age 65 or older. Both you and the other household member must obtain Medicare Supplement coverage with us in order for the discount to apply. The discount will continue as long as coverage for both of the policies remains in force.
PA	12%	Living at the same address in a legal relationship recognized by the state including but not limited to, marriage, domestic partnerships, and civil unions.
WA	7%	Applicant is married or in a domestic partnership registered with the state of Washington, and both are insured by Medicare Supplement policies with us, a discount is applied to the premium rates.



Medicare Supplement Premium Differentials — Tobacco





WOODMENLIFE MED SUPP



CARRIER HIGHLIGHTS

- 133 Year Old Not For Profit Fraternal Life Organization
- Headquartered in Omaha, NE
- A+ (Superior) AM Best Rated (47 Consecutive Years)
- A+ Rating from the Better Business Bureau

PRODUCT HIGHLIGHTS – MEDICARE SUPPLEMENT

- Available in 10 States
- Roommate Household Discount: 10%
- Additional Value Ads: Fraternal Member Benefits, Discounts, Social Activities and other Member-Exclusive Resources
- Electronic Enrollments available on CSG Platform

UNDERWRITING HIGHLIGHTS

- *Cancer: 2-year lookback*
- *Coronary artery disease, angina, heart attack, cardiac angioplasty, bypass surgery or stent placement: 2-year lookback*
- *Cardiomyopathy, congestive heart failure: 2-year lookback*
- *Diabetes: Will consider diabetes without complications. No More Than 2 Medications for Blood Pressure and No More than 2 Medications for Diabetes Management. With No Changes to the medication, dosage or frequency in the past TWO years*
- *Real-Time Underwriting*

Contact Information

MEDICARE SUPPLEMENT DIVISION ONLY

Website

www.mutualofomaha.com/sales_professionals

Underwriting

800-893-6517

Commissions

800-998-4607

Sales Support

800-890-0349

Policy Holder Customer Service

800-894-1317

Contracting/Licensing

800-867-6873

KEY CONTACTS

Internal Use Only

Lance Larsen

Vice President of Additional Distribution

402-378-7741

llarsen@woodmenlife.org

WoodmenLife HHD Chart



State	Household Discount Requirements
AL, AR, AZ, CO, GA, IA, IL, IN, LA, MI, MS, MT, NC, OK, OR, SC, TN, WV	Co-Habilitation Certificate (Co-Hab) You are eligible for a 10% household premium discount if for the past year you have resided with at least one, but no more than three, other adults who are age 60 or older. If you live with another adult who is your legal spouse, we will waive both the one-year requirement and the age 60 requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.
FL	Two Certificate (2-Cert) You are eligible for 3% discount if for the past year you have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare supplement certificate underwritten by us. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.
KY	Co-Habilitation (Co-Hab) Special You are eligible for a 10% household premium discount if for the past year you have resided with at least one, but no more than three, other adults. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.
NJ	Two Certification (2-Cert) You are eligible for 7% discount if for the past year you have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare supplement certificate underwritten by us. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.



WoodmenLife HHD Chart



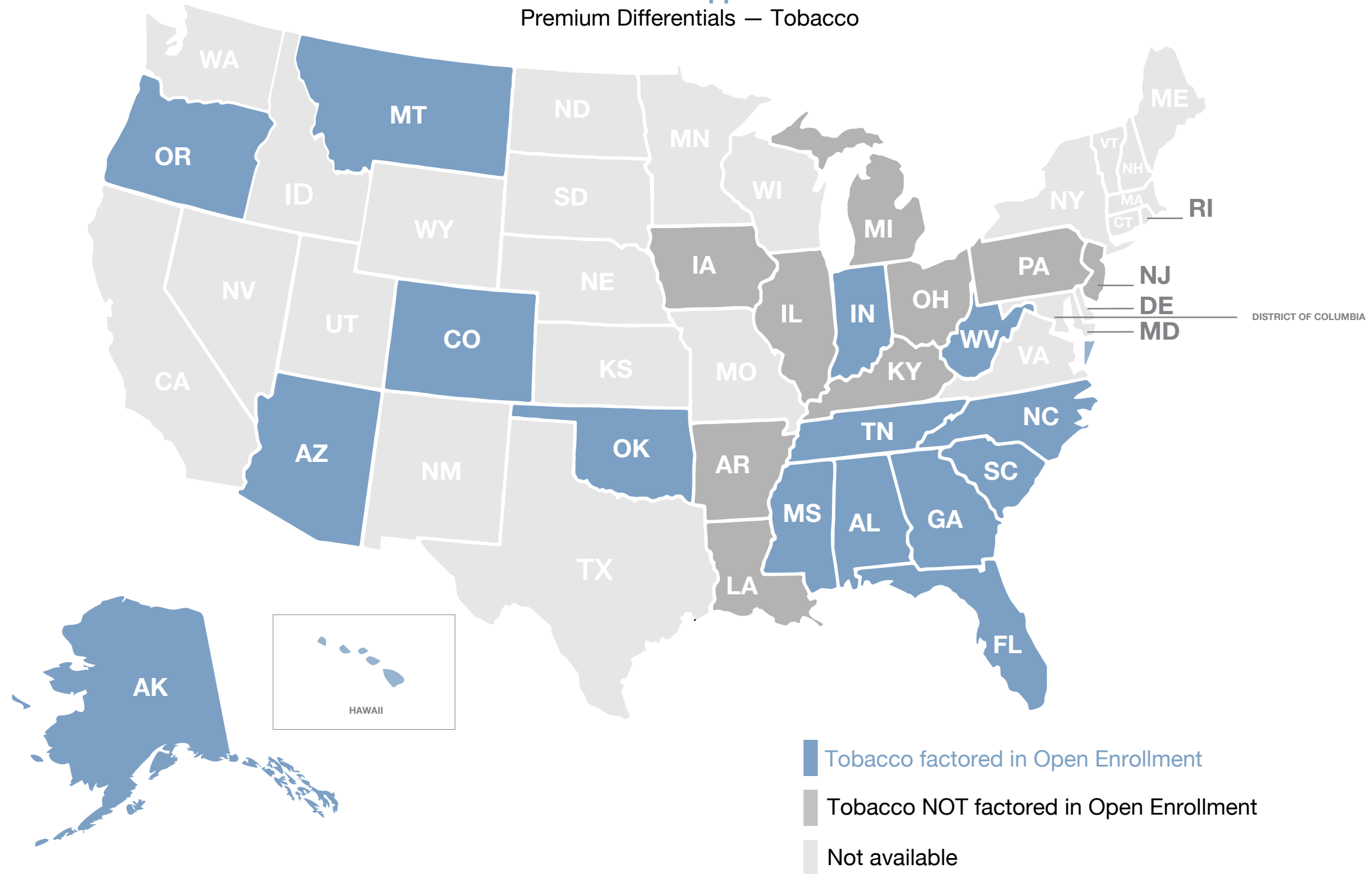
PA	Co-Habilitation (Co-Hab) Special You are eligible for a 10% household premium discount if you reside with your legal spouse. For the purposes of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility. Your premium will be reduced by the percentage shown on the certificate schedule. Your certificate’s household premium discount will be removed if your legal spouse no longer resides with you (other than in the case of his or her death).
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For the most up to date information, refer to the Underwriting Guide





Medicare Supplement
Premium Differentials — Tobacco



CSB BATTLECARD
MED SUPP



CARRIER HIGHLIGHTS

- Strong Financial Ratings: S&P rating for Connecticut General Life Insurance Company (CGLIC) and Cigna Health and Life Insurance Company (CHLIC) is “A”.
- Ranked #16 on the 2024 Fortune 500 List
- Cigna is an internationally recognized brand.
- Supplemental insurance policy selections¹ for all stages of life, including valuable Critical Illness coverage and Life Insurance for customer peace of mind
- Cost-effective premiums and rates so customers can find what works best for them
- All policies are Guaranteed Renewable – ensures the policy will be there when customers need it most²
- Tools and services to help make it easy to quote multiple policies for your customer, and submit your business electronically
- ‘Phone Sales’ capabilities for all Cigna products, making it easy to write business in your Resident and Non-Resident licensed states!
- Our eSignature service offers customers the flexibility to use phone verification or secure PIN-based email options to sign their application.
- Fast policy issue times, with an average turnaround time of 3-5 days.
- Commissions paid daily
- Agent Resource Center representatives are available to take your call M-F, 8am – 5:30pm Central at 877.454.0923.

PRODUCT HIGHLIGHTS — MEDICARE SUPPLEMENT

- Multi-policy Household Discount
- Cigna Health Rewards Program
- Additional Member Discounts
- 4-Tier Rating Structure
- No application fee

1. Not all policies are available in all states.
2. Subject to the company's right to increase premiums on a class basis. Not all policies are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.
3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com

Contact Information

Agent Resource Center
M-F, 8:00am – 5:30pm CT
877.454.0923

CSBAgentContracting@cignahealthcare.com

CSBIncentives@cignahealthcare.com

www.cignaforbrokers.com



MUTUAL BATTLECARD MED SUPP



CARRIER HIGHLIGHTS

- Founded in 1909; located in Omaha, NE
- A+ (Superior) A.M Best Rating
- Fortune 500® company offering insurance, financial products and services to customers in all 50 states
- Total Enterprise Assets of \$45 billion

MED SUPP HIGHLIGHTS

- More than fifty-nine years of Med supp experience
- Selling Med supp continuously since Medicare began in 1966
- 2nd largest Med supp provider in the U.S. with more than 1.4 million covered lives
- Exceptional Broker Experience including e-Applications, reporting, marketing materials and training
- Promotions and Incentives including cash for apps, marketing reimbursement program and world-class incentive award travel
- Value adds clients are looking for through [Mutual Perks](#) program (available in most states)
- 12-month rate guarantee from policy effective date
- Anniversary-rated
- No policy fee

UNDERWRITING HIGHLIGHTS

- Open Enrollment e-Apps can auto-issue in less than 60 seconds
- Underwritten e-Apps can auto-decide in less than 120 seconds 75% of the time
- No prescription drug entry required
- In most states, 2-year lookback for Heart, Cancer and Stroke
- Diabetes and hypertension: consideration for coverage may be given to those persons with well-controlled cases
 - A case is well controlled if the person is taking no more than:
 - Two oral medications for diabetes and;
 - Two medications for hypertension
 - A combination of insulin and one oral medication would be the same as two oral medications if the diabetes were well controlled
 - To verify stability, there should be no changes in the dosages or medications in the past two years
 - Hypertension considered stable if recent average blood pressure readings are 150/85 or lower

Contact Information

Sales Support

800-693-6083

Sales.Support@mutualofomaha.com

Tech Support

800-847-9785

ProducerTechSupport@mutualofomaha.com

Compensation Support

800-475-4465

Broker.Compensation@mutualofomaha.com

Contracting & Licensing

800-867-6873

ContractsandAppointments@mutualofomaha.com

Customer Service

800-775-6000

Underwriting

800-9959324

For internal and affiliate conversion pre-screens: msuw@mutualofomaha.com

Agent Portal

MutualofOmaha.com/Broker

Ancillary

Hospital Indemnity Availability Chart

		AHL	Bankers Fidelity	GTL	Mutual of Omaha			AHL	Bankers Fidelity	GTL	Mutual of Omaha
Alabama	AL	•	•	•	•	Montana	MT		•	•	
Alaska	AK		•			Nebraska	NE	•	•	•	•
Arizona	AZ		•	•	•	Nevada	NV	•	•	•	•
Arkansas	AR	•	•	•	•	New Hampshire	NH		•		
California	CA					New Jersey	NJ		•	•	
Colorado	CO	•	•	•		New Mexico	NM				
Connecticut	CT			•	•	New York	NY			•	
Washington, DC	DC		•			North Carolina	NC	•	•	•	•
Delaware	DE		•	•	•	North Dakota	ND	•	•	•	
Florida	FL	•	•	•	•	Ohio	OH		•	•	•
Georgia	GA	•	•	•	•	Oklahoma	OK	•	•	•	•
Hawaii	HI		•	•		Oregon	OR			•	
Idaho	ID		•	•		Pennsylvania	PA			•	•
Illinois	IL	•	•	•	•	Rhode Island	RI			•	
Indiana	IN		•	•		South Carolina	SC	•	•	•	•
Iowa	IA	•	•	•		South Dakota	SD		•	•	
Kansas	KS	•	•	•		Tennessee	TN	•	•	•	•
Kentucky	KY	•	•	•	•	Texas	TX	•	•	•	•
Louisiana	LA	•	•	•	•	Utah	UT		•	•	
Maine	ME		•	•	•	Vermont	VT				
Maryland	MD	•		•		Virginia	VA		•	•	
Massachusetts	MA			•		Washington	WA			•	
Michigan	MI	•	•	•	•	West Virginia	WV	•	•	•	•
Minnesota	MN		•	•		Wisconsin	WI	•	•	•	•
Mississippi	MS	•	•	•	•	Wyoming	WY	•	•	•	•
Missouri	MO	•	•	•	•						



AMERICAN HOME LIFE IDEALFLEX SERIES HOSPITAL INDEMNITY



CARRIER HIGHLIGHTS

- An Industry leader since 1909
- Headquartered in Topeka, KS
- Currently licensed in 16 states with more to come

PLAN HIGHLIGHTS

- Issue Ages:15-89
- Guarantee Issue Ages 64 ½-67
- 12% Household Discount
- Unisex Rates
- Plans: Individual, Individual/Spouse, Individual/Children, Family plan
- Daily Hospital Confinement Benefit
- Lump Sum Hospital Confinement Indemnity Benefit
- Customizable Coverage with Optional Benefits
- Travel Companion Lodging
- Emergency Room/Urgent Care Admission
- Mental Health Confinement
- Observation Admission
- Pet Boarding

UNDERWRITING

- E-App Instant Decision for Applications

OPTIONAL BENEFITS:

- Ambulance
- Daily Skilled Nursing Facility
- Outpatient Surgical Procedure
- Outpatient Rehabilitation Services
- Dual Hospital Confinement Benefit
- Critical Accident & Accidental Death
- Daily Hospital Confinement Increasing
- Lump Sum Hospital Confinement
- Heart Attack & Stroke Diagnosis
- Cancer Diagnosis

BANKERS FIDELITY VANTAGE FLEX PLUS HOSPITAL INDEMNITY



CARRIER HIGHLIGHTS

- An Industry leader since 1955
- Headquartered in Atlanta, GA
- AM Best Rating of A- (Excellent)
- Currently licensed in 46 states & DC

PLAN HIGHLIGHTS

- Issue Ages: 18-85
- Guarantee Issue Ages 64 ½- 65 ½
- Plans: Individual, Individual/Spouse, Individual/Children, Family plan
- Daily Hospital Confinement; amounts \$100-\$750*
- Benefit Period Options are 3-10, 15, 21, 31 days or First Day hospital confinement*
- No Networks or Deductibles
- Customizable Coverage with Optional Benefits
- Guaranteed renewable for the life as long as premiums are paid on time
- Urgent Care
- Emergency Room
- Hospital Admission; amounts \$100-\$5,000*
- Observation Room coverage for 5 days
- Ambulance: Air, Ground, Water
- *Amounts and periods vary by state.

UNDERWRITING

- Simplified Issue Application with 7 Health Questions
- Build Chart
- Prescription Drug Check
- Medical Claims Data
- Disqualifying Medications List

OPTIONAL BENEFITS:

- ICU Admission
- Daily ICU Confinement
- Rehabilitation Unit Confinement
- Skilled Nursing Facility Confinement
- Outpatient Surgery
- Minor Diagnostic Exam
- Major Diagnostic Exam
- Invasive Diagnostic Exam
- Non-Local Transportation
- Family Member Lodging
- Health Screening

GUARANTEE TRUST LIFE HOSPITAL INDEMNITY



CARRIER HIGHLIGHTS

- A Rating from AM Best.
- Founded in 1936, family-owned Guarantee Trust Life Insurance Company (GTL) offers health and life insurance nationwide.
- In 2005, GTL launched Advantage Plus®, the first hospital indemnity plan designed to offset Medicare Advantage out-of-pocket costs.

PLAN HIGHLIGHTS

- Guaranteed Issue up to age 75 in most states.
- Rates don't increase as your client ages.
- Emergency Room and Urgent Care benefits are included with the base benefit for injuries.
- Guaranteed Purchase Option Benefit Rider including Wellness Rider pays your client \$100/year for their annual physical exam!

UNDERWRITING HIGHLIGHTS

- Ambulance rider
- Lump sum cancer rider
- Outpatient surgery
- Skilled nursing facility,
- Guarantee purchase option in most states

MUTUAL OF OMAHA HOSPITAL INDEMNITY



CARRIER HIGHLIGHTS

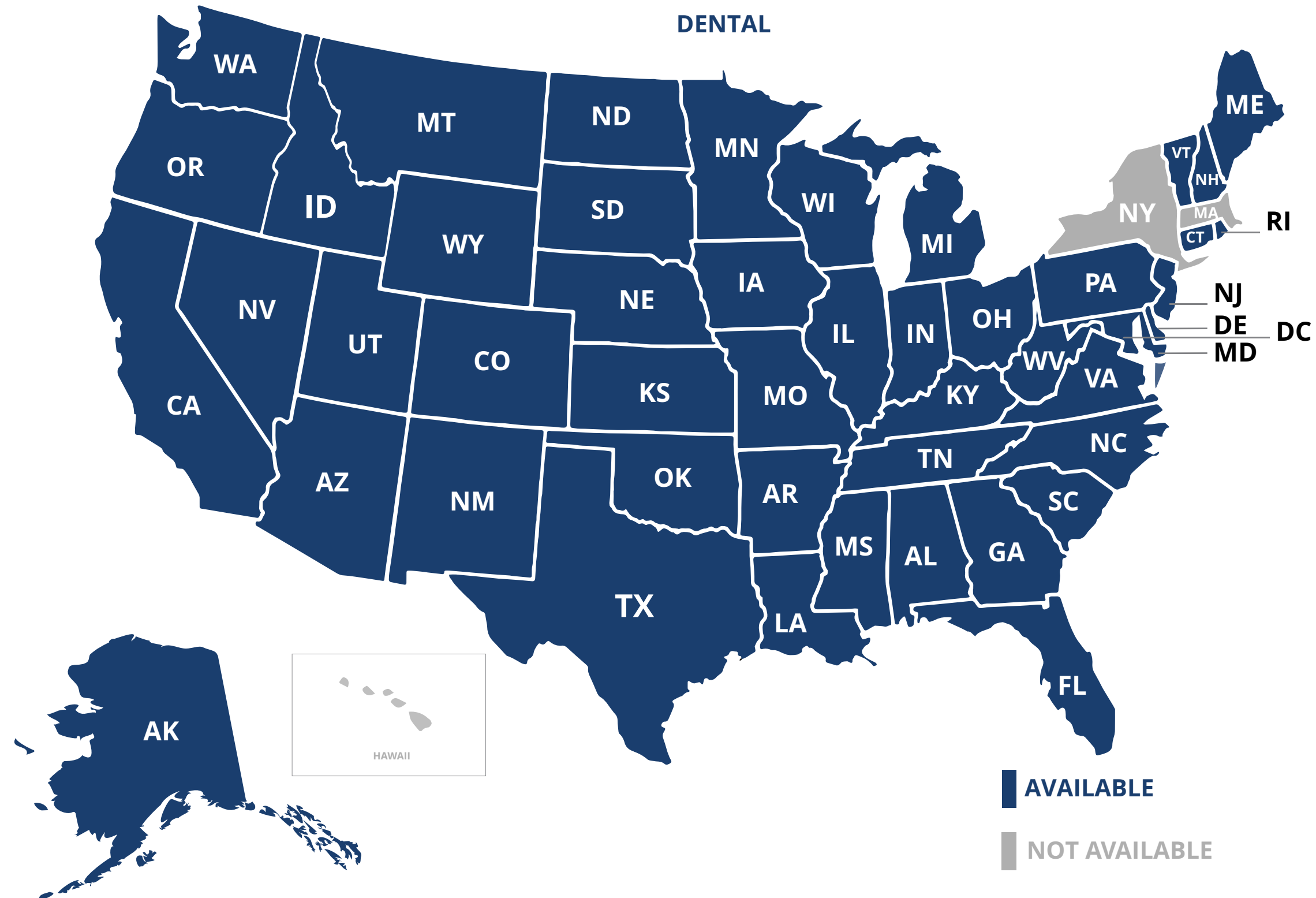
- Founded in 1909; located in Omaha, NE
- A+ (Superior) A.M Best Rating
- Fortune 500® company offering insurance, financial products and services to customers in all 50 states
- Total Enterprise Assets of \$45 billion

PLAN HIGHLIGHTS

- Guaranteed issue ages 64-74
- Issue ages 18-85
- Nine optional riders
- 7% household discount available
- No policy fee
- Built in benefits - hospital confinement, observation stays, mental health, pet boarding and more
- Flexible benefit duration periods
- Optional riders available to tailor coverage to individual needs



DENTAL



MUTUAL OF OMAHA DENTAL



CARRIER HIGHLIGHTS

- Founded in 1909; located in Omaha, NE
- A+ (Superior) A.M Best Rating
- Fortune 500® company offering insurance, financial products and services to customers in all 50 states
- Total Enterprise Assets of \$45 billion

DENTAL HIGHLIGHTS

- Guaranteed Issue
- Issue ages 19-99
- Available with Med supp or as stand-alone coverage
- 15% multi-product discount when sold at the same time as Med supp (or within 30 days of Med supp policy issue date)
- Major Services – Day 1 coverage at 20%. Increases to 50% after 12 months
- Calendar Year Max Benefit – Choice of \$1,500, \$3,000 or \$5,000 (most popular)
- Implants – Lifetime benefit available with both plans
- PPO Dental Plan powered by the DenteMax Plus network with over 406,000 in-network provider locations
- Find an in-network provider at DentistsforMe.com/mutualofomaha
- Coordination of benefits available
- No policy fee

STC Product Availability Chart

		MLIC Short Term Care	MLIC Home Health Care	MLIC Home Health Care Select	Wellabe Short Term Care			MLIC Short Term Care	MLIC Home Health Care	MLIC Home Health Care Select	Wellabe Short Term Care
Alabama	AL	•		•	•	Montana	MT	•		•	
Alaska	AK	•		•		Nebraska	NE	•		•	•
Arizona	AZ	•		•	•	Nevada	NV	•		•	•
Arkansas	AR	•		•	•	New Hampshire	NH	•		•	
California	CA					New Jersey	NJ				
Colorado	CO	•		•	•	New Mexico	NM				
Connecticut	CT					New York	NY				
Washington DC	DC	•		•		North Carolina	NC	•		•	•
Delaware	DE			•	•	North Dakota	ND	•		•	
Florida	FL					Ohio	OH	•		•	•
Georgia	GA	•		•	•	Oklahoma	OK	•		•	•
Hawaii	HI	•		•		Oregon	OR	•		•	
Idaho	ID	•		•	•	Pennsylvania	PA	•		•	
Illinois	IL	•		•	•	Rhode Island	RI	•		•	
Indiana	IN	•		•	•	South Carolina	SC	•		•	
Iowa	IA	•		•	•	South Dakota	SD	•		•	•
Kansas	KS		•			Tennessee	TN	•		•	
Kentucky	KY	•	•			Texas	TX	•		•	•
Louisiana	LA	•		•	•	Utah	UT				
Maine	ME	•		•	•	Vermont	VT				
Maryland	MD	•		•		Virginia	VA	•		•	
Massachusetts	MA					Washington	WA				
Michigan	MI	•		•	•	West Virginia	WV	•		•	•
Minnesota	MN					Wisconsin	WI	•		•	•
Mississippi	MS	•		•	•	Wyoming	WY	•		•	•
Missouri	MO	•		•	•						



MANHATTANLIFE HOME HEALTH CARE SELECT



CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation’s leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support

PLAN HIGHLIGHTS

- Issue Ages of 45-89
- Daily Maximum Benefits
 - Classic: \$150/day
 - Premier: \$300/day
 - Deluxe: \$450/day
- Maximum Benefit Period of 365 days
- Built-in Home Health Care Aide Benefit, max of 60 days
- Built-in Prescription Drug Coverage
 - Classic-\$300/year
 - Premier-\$600/year
 - Deluxe-\$600/year
- Unlimited Restoration of Benefits
- Simple underwriting

OPTIONAL RIDERS

Ambulance Benefit Rider
Routine Annual Physical Exam Benefit Rider
Accidental Death & Dismemberment Benefit Rider
Home Medical Equipment Benefit Rider
Accident Expense Benefit Rider

DISCOUNTS

None

MANHATTANLIFE OMNIFLEX SHORT TERM CARE



ManhattanLife

Standing By You. Since 1850.™

CARRIER HIGHLIGHTS MANHATTANLIFE

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support
- OmniFlex (Short Term Care)

PLAN HIGHLIGHTS

- Issue Ages: 45 – 89
- Facility Daily Benefits from \$50 to \$400
- Benefit Period options: 90, 180, 270 or 360 Days
- 0, 20, 60, 90 Day Facility Elimination Period
- Lifetime Maximum Benefit Period: 2x Benefit Period
- Built-In Fast-50™ Cash Benefit option for paying a spouse, family, or friends – great for HHC
- Built-In \$300/Year Prescription Drug Benefit
- Built-In Restoration of Benefits- Multiple-time facility -2x Max
- Simple underwriting with limited benefit plan of \$100 daily benefit for both Facility, HHC & Hospital Indemnity - available for applicants with health concerns.
- Hospice Care- Facility and HHC

OPTIONAL RIDERS

- Optional Home Health Care Benefit
 - HHC Daily Benefits from \$50 to \$300
 - 0, 20, 60, 90 Day HHC Elimination Periods
 - 90, 180, 270 or 360-Day Benefit Period options
 - HHC Lifetime Maximum Benefit Period: 2x Benefit Period
 - Built-in Restoration of Benefits- Multiple-time HHC-2x Max
- Optional 5% Simple Inflation Benefit- Grows facility, HHC, and Cash benefits.
- Optional Hospital Indemnity Benefit
 - HI Daily Benefits from \$50 to \$300
 - 3, 6, or 20 -Day HI Benefit Period
 - HI Lifetime Maximum Benefit Period: 180 Days

DISCOUNTS

10% Spousal Discount Available

WELLABE SHORT TERM CARE



CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), and all the resources needed.
- Strong agent support – personal assistance with knowledgeable and friendly agent care representatives.
- Outstanding customer service – the team is committed to making the customer feel valued and appreciated by assisting them at their time of need. Customers can also access forms and policy information online via our customer portal at Wellabe.com.

PRODUCT HIGHLIGHTS

- More affordable than Long-term care, pays in addition to Medicare
- Easier qualifications than long-term care, fewer coverage restrictions
- Offers household improvement, daily home health care, and care coordination benefits

PLAN HIGHLIGHTS

- Issue ages: 40-89
- Unisex rates
- Varying level of benefits available,
 - Essential Care Plus Plan- \$10-\$300 per day (no significant health issues).
 - Essential Care Plan- \$10-\$150 per day (may have some health issues).
- Essential Care PLUS only — Restoration of benefits, One-time HHC and one time facility, 2x Max
- \$500 Household Improvement indemnity benefit included.
- \$500 Care Coordination indemnity benefit included.

OPTIONAL RIDERS

- Nursing Facility Care Benefit
- Inflation Protection: 5% Simple for Facility and/or HHC.
- Adult day care
- Return of premium
- Uninsurable spouse available as part of Limited Benefit rider

DISCOUNTS

Household discounts

- 7% for an individual qualifying applicant on Essential Care Plus or Essential Care plans.
- 14% for any 2 household applicants who apply and are issued together on Essential care plans or Essential Care Plus.
- Multiple policy discount of 5% for any applicant that already has a Wellabe Medicare Supplement policy.
- Max 5% discount for any policy with a Limited Benefit rider.

