

wellabe®

Sales Enablement Playbook

Med Supp/Ancillary Products

Brand Messaging Strategy
and Product Sales
Communication Support



Introduction

Our name is different not because we're different, but because we wanted to create a brand strategy to better represent who we are and what we do. We're confident our reimagined brand will better serve you and your clients while allowing us to grow together. We want everyone to know when you choose Wellabe, you choose the very best.

Wellabe is a new name, but we aren't a new company. Since 1929, millions of Americans have trusted us to always be here when they need us. In fact, that's where the name Wellabe comes from, the phrase, "We'll always be." It's an extension of our promise to always be here and carries on the principle of caring our company was founded with nearly a century ago.

Unifying under the Wellabe brand provides a simplified way to package our diverse and thoughtful collection of health, life, and financial protection products. Backed by a Financial Strength Rating of A (Excellent) from AM Best¹ for all six of our insurance company subsidiaries, you can be sure we have the financial stability and necessary resources to support you and your clients.

You are an essential part of the Wellabe brand. You do the hard work of demonstrating our brand promise, purpose, and value to our potential customers. We want you to be more than just a brand messenger – we want you to believe in Wellabe and be a brand ambassador.

In this document, you'll find strategies for communicating what makes Wellabe special and guidelines for how to incorporate those strategies into your interactions with your clients. By using this messaging, you'll be ready to represent Wellabe in a consistent and powerful way.

¹ AM Best has given Wellabe, Inc's six insurance company subsidiaries the Financial Strength Ratings of A (Excellent) with a stable outlook. For the latest Best's Credit Rating, visit ambest.com.

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WELLABE BRAND MESSAGING FRAMEWORK

Refer to the following messaging framework when preparing to present the Wellabe value story. Each of the elements work together to support our unique value proposition and connect to the motivational drivers of our distribution partners and customers.

Our brand promise	To always be here for our customers.
Our purpose	To empower people to be well — well prepared and well protected.
Our position	Let’s do more, worry less, and make every day better. Since 1929, we have provided solutions to help our customers protect their health and financial well-being. Every day we show we care through our shared values and doing what’s right. We’ll always be here helping people be well so they can prepare for tomorrow and live better today.
Our voice and tone	Warm, trustworthy, personal, and aspirational

Portfolio-level value proposition	Just like our name suggests, we’ll always be here, helping you prepare for tomorrow and live better today. Although life may be uncertain, you can always count on us. We’ll always be here with industry-leading products designed to protect your health, life, and finances. We’ll always be here, to listen, to guide, and to provide stability, integrity, and exceptional service.		
Messaging essence	The moment of trust		
Unifying platform	BE WELL		
Messaging pillars	<p>Prepared</p> <p>Solutions to cover the expected and unexpected to ensure you are prepared for the moments that matter most.</p>	<p>Protected</p> <p>Comprehensive coverage options to help protect your health, life, and finances.</p>	<p>Supported</p> <p>Nearly a century of stability, integrity, and exceptional service from people who care about you and your well-being.</p>

Telling the value story

The value story should be used in every pitch or presentation. It represents the branded, conversational way to deliver the overarching value proposition while ensuring your client interactions for each product line are on brand and consistent.

As people approach and enter retirement, **life can change in big ways.**

- First, many go from earning monthly income to using savings to fund their living.
- Second, they turn 65 and face new ways of keeping healthcare costs covered.
- And third, they start thinking about the assets and costs they will transfer to loved ones once they have passed.

Wellabe understands the need to feel prepared, protected, and supported as you move through this part of life.

- Comprehensive coverage options to help protect your health, life, and finances.
- Solutions to cover the expected and unexpected to ensure you are prepared for the moments that matter most.
- And nearly a century of stability, integrity, and exceptional service from people who care about you and your well-being.

Just like our name suggests, we'll always be here, helping you prepare for tomorrow and live better today.

- Although life may be uncertain, you can always count on us.
- We'll always be here with industry-leading products designed to protect your health, life, and finances.
- We'll always be here to listen, to guide, and to provide stability, integrity, and exceptional service.

Messaging in Action

The following pages provide simple suggestions and examples for how our new messaging can come to life in your day-to-day work.

When nuancing the messaging framework for specific situations, it is important to structure messages that address both the emotional and functional needs of the audience. This will help communications get through default information filters and connect with the audience in an optimally persuasive manner.



COMMUNICATING WITH MEDICARE SUPPLEMENT CUSTOMERS

For the next few years, Medicare Supplement consumers likely will not recognize the Wellabe brand, especially when comparing it with some of the well-known brands that offer Medicare products (Blue Cross Blue Shield, UnitedHealthcare, Humana, Aetna, etc.). Insurance agents will play a critical role in delivering our value proposition to consumers.

When communicating directly to Medicare Supplement prospects or developing consumer-facing marketing communications, it is important to connect with both emotional and functional needs. Be sure to use the Wellabe value proposition and nuanced reasons to believe to build a persuasive recommendation.

<p>Primary emotional driver</p>	<p>People preparing for retirement feel confused and frustrated by all the Medicare coverage options. They need help finding a brand they can trust who has their best interest at heart and will be there for them when needed.</p>
<p>Functional needs</p>	<p>People who are no longer receiving health insurance coverage from their employer need to transition to Medicare coverage that protects them from unexpected expenses, allows them to keep seeing their doctors, and helps them predict their annual costs for healthcare.</p>
<p>Messaging nuances</p>	<p><i>“As you approach age 65, you face the big Medicare question, which often leads to exploring new ways of keeping healthcare costs covered as you age. Wellabe understands the need to feel prepared, protected, and supported as you move through this part of life. That’s why we offer Medicare Supplement plans that help fill the coverage gaps in original Medicare—without the restrictions of staying in a provider network for coverage. And, just as our name suggests, we’ll always be here to listen, to guide, and to provide stability, integrity, and exceptional service whenever you need us.”</i></p> <p>Use the legacy of our product brand as a reason to believe:</p> <p><i>“Wellabe has been trusted by millions of Americans since 1929. For nearly a century, we have fulfilled our promise to always be here for our customers.”</i></p> <p><i>“Wellabe’s Medicare Supplement policies are underwritten by one of our three Medico® insurance companies, subsidiaries of Wellabe.”</i></p>

COMMUNICATING WITH ANCILLARY HEALTH PRODUCT CUSTOMERS

For the next few years, Medicare-aged consumers likely will not recognize the Wellabe brand, especially when comparing it with some of the well-known brands that offer health insurance products to seniors (Blue Cross Blue Shield, UnitedHealthcare, Humana, Aetna, etc.). Insurance agents will play a critical role in delivering our value proposition to consumers.

When communicating directly to Medicare consumers or developing consumer-facing marketing communications, it is important to connect with both emotional and functional needs. Be sure to use the Wellabe value proposition and nuanced reasons to believe to build a persuasive recommendation.

<p>Primary emotional driver</p>	<p>People worry that their healthcare plan won't cover some of the things that could become costly as they age.</p>
<p>Functional needs</p>	<p>Ancillary health products offer financial protection in the event of a hospital stay or a major diagnosis like cancer—not to mention more common things like the need for major dental work.</p>
<p>Messaging nuances</p>	<p><i>“As you transition to a Medicare plan for health insurance coverage, it’s important to recognize the coverage gaps that could have a big impact on your wallet.”</i></p> <p><i>“Wellabe understands the need to feel prepared, protected, and supported as you move through this part of life.</i></p> <p><i>That’s why we offer supplemental health insurance plans that help fill Medicare coverage gaps with cost protection and peace of mind.</i></p> <ul style="list-style-type: none"> • <i>Basic and Premium Dental Insurance</i> • <i>Hospital Indemnity Insurance</i> • <i>First Diagnosis Cancer Insurance</i> • <i>Short-Term Care Insurance</i> <p><i>And, just as our name suggests, we’ll always be here to listen, to guide, and to provide stability, integrity, and exceptional service whenever you need us.”</i></p> <p>Use the legacy of our product brand as a reason to believe:</p> <p><i>“Wellabe has been trusted by millions of Americans since 1929. For nearly a century, we have fulfilled our promise to always be here for our customers.”</i></p> <p><i>“Wellabe’s ancillary health policies are underwritten by one of our three Medico® insurance companies, subsidiaries of Wellabe.”</i></p>

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