

Webinar Series

Products, Strategies & Tools

Wednesday, March 29, 2017

Upcoming **Webinars & Events**

| Topic | Date | Time |
|--|---------------------|-----------------|
| Short-Term & Limited Benefit Plans | Wednesday, April 5 | 11AM – 12PM PDT |
| Life Insurance Intro | Wednesday, April 12 | 11AM – 12PM PDT |
| Accident & Critical Illness Insurance | Wednesday, April 19 | 11AM – 12PM PDT |
| Live Event! Full Day Bootcamp | Wednesday, April 26 | 8AM – 4PM PDT |

QLE Pop Quiz | True or False?

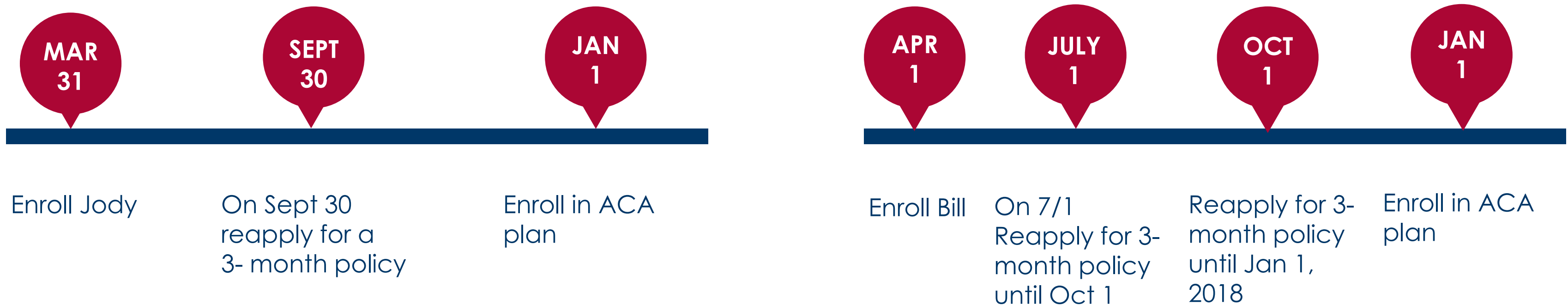
- | T | F | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | A dependent turning 26 is a QLE |
| <input type="checkbox"/> | <input type="checkbox"/> | Moving to a new county is a QLE |
| <input type="checkbox"/> | <input type="checkbox"/> | Becoming a legal resident is not a QLE |
| <input type="checkbox"/> | <input type="checkbox"/> | Quitting your job is not a QLE |
| <input type="checkbox"/> | <input type="checkbox"/> | Placing a child for adoption or in foster care is a QLE for the parents |
| <input type="checkbox"/> | <input type="checkbox"/> | Death of a spouse is a QLE |
| <input type="checkbox"/> | <input type="checkbox"/> | Being on COBRA is a QLE |

New Short-Term Medical Rules

Effective April 1, 2017

- STM plan max duration of 3 months
- Can reapply, but subject to underwriting

Examples:



Be a **Hero** for Your Clients

Get STM Coverage in Place by Friday for:

- Clients that got cancelled due to non-payment
- Prospects/clients that need coverage, but don't have a QLE
- Prospects/clients that don't qualify for a subsidy and cannot afford an ACA plan



Get Appointed Today to Sell IHC Short-Term Medical

Sizzling **Sales & Marketing** Ideas

Call Clients and Offer Dental & Vision

- 1 out of 2 will purchase

Referral Arrangements

- CPAs/Tax Preparers
- Individual Lines P&C Agents (Farmers, State Farm, etc.)
- Employee Benefit/Group Medical Agents
- Doctor & Medical Offices

Employers

- Small Employer Health Reimbursement Arrangement
- COBRA Alternative

Dental & Vision Plans

Morgan White

- Delta & VSP
- “Dental & Vision Vending Machine”
- Sample Emails with Quoting Link
- Add Link to Your Email Signature

CLICO PPO Dental (Surebridge)

- Careington Maximum Care Network
- \$5,000/\$6,000 Family Calendar Year Maximum

Under-65 Monthly Premium

| | Basic PPO | Premiere PPO |
|-------|-----------|--------------|
| ADULT | \$19.00 | \$39.00 |
| CHILD | \$16.00 | \$28.00 |

CLICO Vision Plan (Surebridge)

- EyeMed Network
- One draft with CLICO products*

Under-65 Monthly Premium

| | |
|--------------------|----------------|
| Individual | \$9.00 |
| Two Persons | \$16.00 |
| Family | \$25.00 |

*Except Term Life and Final Expense

DICKERSON MARKET CARRIER/PLAN MATRIX

| CARRIER / PARTNER | COVERAGE / PRODUCTS AVAILABLE IN CA |
|--|---|
| A1 Healthcare | <ul style="list-style-type: none"> • Hospital Indemnity (GI) • Accident Medical Expense (GI) • Critical Illness (GI) • AD&D (GI) • Dental (GI) • Prescription Copay Plan (GI) • Telemedicine (NI) • Discount & Wellness Plans (NI) |
| Americo | <ul style="list-style-type: none"> • Term Life Insurance (SI) • Final Expense (SI) |
| Chesapeake Life Insurance Company (SureBridge) | <ul style="list-style-type: none"> • Accident Indemnity (GI) • Cancer (SI) • Critical Illness (GI Option) • PPO Dental (GI) • Vision (GI) • Fixed Indemnity (SI) • Term Life Insurance (SI) • Final Expense (SI) • Hospital Confinement (GI Option) • GAP Plans (GI Option) • Senior Dental (GI) • Senior Vision (GI) |
| GAC | <ul style="list-style-type: none"> • Accident Medical Expense (GI) • Sickness & Accident (KO) |
| IHC | <ul style="list-style-type: none"> • Short Term Medical (KO) • Critical Illness (SI) • GAP Plans (GI) • Dental (GI) • Telemedicine (NI) |
| SASid | <ul style="list-style-type: none"> • Limited Medical (GI) • Accident Medical Expense (GI) • Critical Illness/Cancer Rider (KO) • Short-Term Medical (KO) |
| Molina Healthcare | <ul style="list-style-type: none"> • On-Exchange Major Medical |
| Oscar Health Plan | <ul style="list-style-type: none"> • On & Off-Exchange Major Medical |
| Landmark Health Plan | <ul style="list-style-type: none"> • Chiropractic |

KEY:

KO - Knock-Out Questions

SI = Simplified Issue

GI = Guaranteed Issue

NI = Non-Insurance Product

**NEW CARRIERS &
PRODUCTS BEING
ADDED WEEKLY!**

DICKERSON MARKET COVERAGE TO CARRIER MATRIX

| TYPE OF COVERAGE/PRODUCT | CARRIER/PARTNER |
|--|---|
| On Exchange Major Medical | LA Care Health Plan, Molina Healthcare, Oscar Health Plan |
| Off Exchange Major Medical | Oscar Health Plan |
| Short-Term Medical | IHC |
| Critical Illness - Guaranteed Issue | A1 Healthcare, CLICO - \$10,000 Benefit Option |
| Critical Illness - Simplified Issue | IHC, CLICO, SASid (rider to Accident Plan) |
| AD&D | A1 Healthcare, SASid (rider to Accident Plan) |
| Dental Insurance | Morgan White, CLICO, A1 Healthcare |
| Vision | Morgan White, CLICO |
| Telemedicine | A1 Healthcare, IHC |
| Term Life Insurance - Simplified | Americo, CLICO |
| Discount Medical/Dental/Rx | A1 Healthcare, CLICO |
| Final Expense | Americo, CLICO (face to face sales only) |
| Cancer | CLICO, SASid (rider to Accident Plan) |
| Accident Indemnity | CLICO |
| Accident Medical Expense | A1 Healthcare, SASid, GAC |
| Fixed Indemnity | CLICO |
| Hospital Confinement / Sickness & Accident | CLICO (GI option), GAC , A1 Healthcare |
| GAP Plans | IHC, CLICO |

DICKERSON MARKET COVERAGE TO CARRIER MATRIX

| TYPE OF COVERAGE/PRODUCT | CARRIER/PARTNER |
|--------------------------|------------------------|
| Senior Dental | CLICO |
| Senior Vision | CLICO |
| Limited Medical | SASid |
| Chiropractic | : Landmark Health Plan |

NEW CARRIERS & PRODUCTS BEING ADDED WEEKLY!

Action Steps

01 Complete Carrier Paperwork Today

04 Implement One Sales and Marketing Idea

02 Identify STM Opportunities

05 Register for Upcoming Webinars

03 Call Me to Run Quotes & Present

You're Not Alone! We're Here to Guide You: Every Step of the Way.



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- Identify Opportunities
- Run Quotes
- Client Presentations
- Assist with Application Process
- On-Site Training
- Customized Sales & Marketing Materials
- Sales Scripts
- Role-Playing
- Wash Your Car
- Tour Healthy Halo's Enrollment Center



Thank You

Join us for our next event on April 5