



Marketer Playbook

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# Medicare Supplement

# Medicare Supplement Product Availability Chart

		ABL	ACE	Aflac	Allstate	Humana	ManhattanLife	Wellabe	WoodmenLife			ABL	ACE	Aflac	Allstate	Humana	ManhattanLife	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		•	•	•		•			Pennsylvania	PA	•	•	•	•	•	•	•	•
Illinois	IL	•	•	•	•	•	•	•	•	Rhode Island	RI		•	•			•		
Indiana	IN	•	•	•	•	•	•	•	•	South Carolina	SC	•	•	•	•	•	•	•	•
Iowa	IA	•	•	•	•	•	•	•	•	South Dakota	SD	•	•	•	•	9/1	•		
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		•	•	•	9/1	•		
Missouri	MO		•	•	•		•	•											

# Special Enrollment Commission Chart

State	ABL		ACE		AFLAC		ALLSTATE		HUMANA		MANHATTAN		MEDICO		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				FF									
AL	R		FF		R		FF		FF		FF		FF		R	
AR	R		FF		R		FF		FF		FF		FF		R	
AZ	R		FF		R		FF		FF		FF		FF		R	
CA					R	S	R	S	FF	S	FF	S				
CO			S		S		S		S		S		S		S	
DC			FF				FF									
DE	R		FF		R		FF				FF					
FL	S		S		S		S		S						S	
GA	R		FF		R		FF		FF		FF		FF		R	
IA	R		FF		R		FF		FF		FF		FF		R	
ID			S	S	S	S	FF	FF			S	S				
IL	R	R	FF	S	R	R	FF	FF	FF	FF	FF		FF	FF	R	S
IN	S		S		S		S		S		S		S		S	
KS	R		R		R		FF		FF		FF		FF			
KY	R	R	FF	R	R	R	FF	R	FF	FF	FF	S	FF	FF	R	R
LA	R	R	FF	S	R	R	FF	FF	FF	FF	FF		FF	FF	R	S
MA																
MD	R	R	R	R	R	R	FF	FF			FF	S			R	
ME			S	S												
MI	R		FF		R		FF		FF		FF		FF		R	
MN			S				R									
MO			S	S	R	R	R	R	FF		R	S	FF	R	R	
MS	R		FF		R		FF		FF		FF		FF		R	
MT			S		S		S									
NC	R		FF		R		FF		FF		FF		FF		R	
ND	R		FF		R		FF		FF		FF		FF			
NE	R		FF		R		FF		FF		FF		FF		R	
NH			FF		R											
NJ	R				R		FF		FF		FF				R	
NM	R		FF		R		FF				FF					
NV	R	S	S	S	R	S		S			FF	S	FF			
OH	R		FF		R		FF		FF		FF		FF		R	
OK	R	R	FF	R	R	R	FF	FF	FF	FF	FF	S	FF	FF	R	R
OR					S	S	R	S	S		S	S			S	S
PA	R				R		FF		FF		FF		R		R	
RI			FF		R						FF					
SC	S		S		S		S		S		S		S		S	
SD	R		FF		R		FF		FF		FF					
TN	R		S		R		S		S		FF		R		R	
TX	R		FF		R		FF		FF		FF		FF		R	
UT	R		FF		R		FF		FF		FF		FF			
VA	R		FF		R		FF		FF		FF		FF		R	
VT			FF		R											
WA			S										S			
WI	S		S		S		S		S		S		S		S	
WV	R		FF		R		FF		FF		FF		FF		R	
WY			FF		R		FF		FF		FF					

\*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.

# Application Signature Options

Carrier	Q-SIG	E-SIG	VOICE-SIG
ACE	•	•	
AFLAC	•	•	
ALLSTATE	•	•	•
AMERICAN BENEFIT LIFE	•	•	
HUMANA		•	•
MANHATTANLIFE	•		
WELLABE		•	•
WOODMENLIFE	•	•	

## **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

## **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:**

- If existing Medicare Supplement policy
  - 45-day enrollment period, beginning on your applicant's birthday
  - may purchase any Medicare Supplement policy offered in this state
- If an individual is at least 65 years of age and does not have an existing Medicare supplement policy, but maintained health insurance coverage through the individual's employer at the time the individual attained sixty-five years of age, the individual shall have an open enrollment period commencing with the termination date of the individual's employer-based health insurance coverage and lasting for a period of 45 calendar days, during which the individual may purchase any Medicare supplement policy offered in this state.

## **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.



## **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 \$200 billion in assets and reported \$46.8 billion of gross premiums written in 2021
- 93% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

### PRODUCT HIGHLIGHTS

- Lowest base rates in most states
- 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

# ACE HHD Requirements - 7%



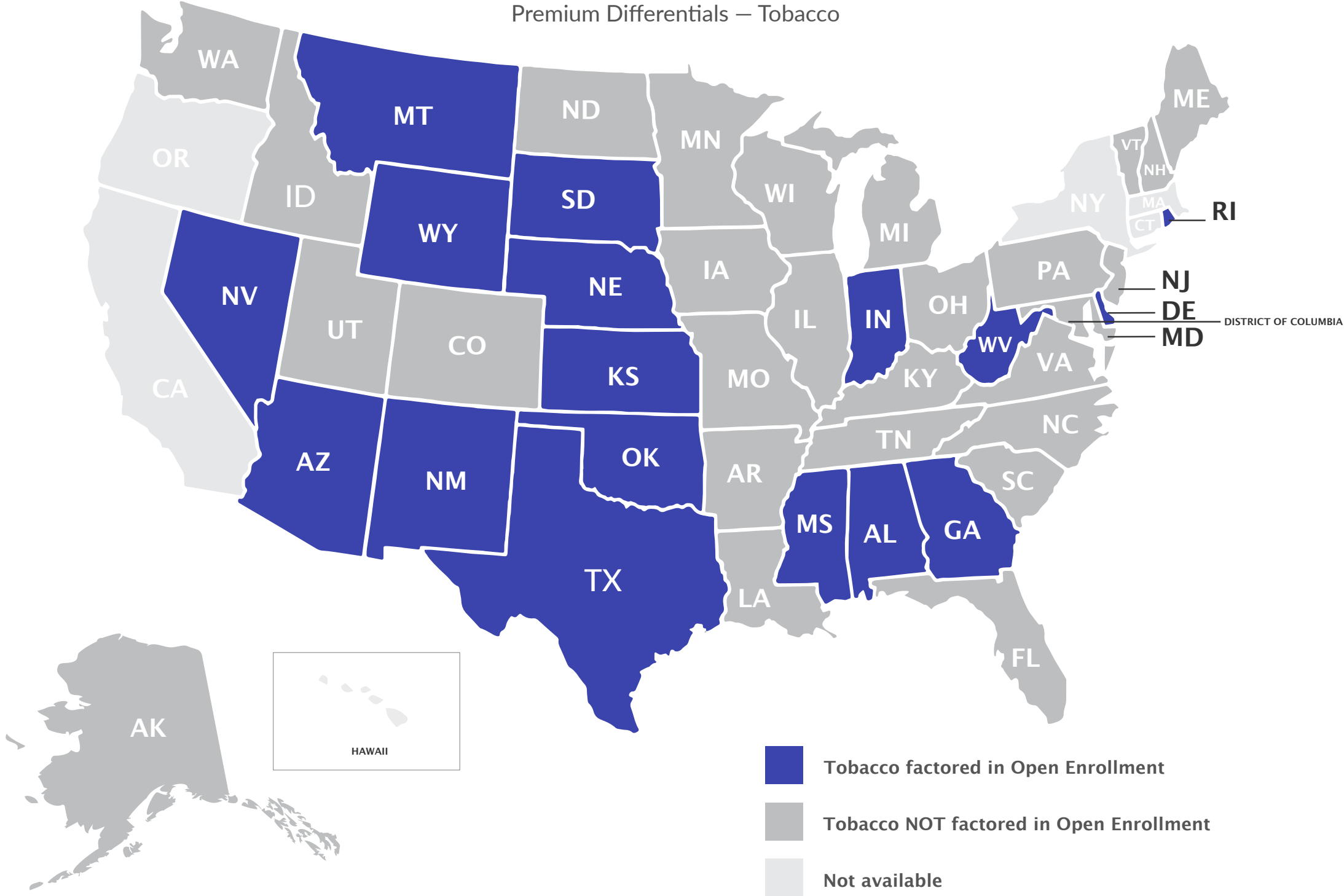
State	Eligibility
AK, AL, AR, AZ, CO, DC, DE, GA, IL, IA, KS, KY, LA, MD, ME, MI, MO, MS, NC, NE, NH, NM, NV, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	OR <ul style="list-style-type: none"> <li>• Currently living with spouse</li> <li>• Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months.</li> </ul>
FL, PA	OR <ul style="list-style-type: none"> <li>• Currently living with spouse</li> <li>• Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months and has or will be applying for and issued ACE Property &amp; Casualty Insurance Medicare Supplement policy.</li> </ul>
ID, IN, OH, OK, ND, NJ	<ul style="list-style-type: none"> <li>• Requires spouse or additional resident(s) to have or will be applying for and issued an ACE Property &amp; Casualty Insurance Medicare Supplement policy.</li> </ul>
KY	OR <ul style="list-style-type: none"> <li>• Currently Living with spouse</li> <li>• Currently residing with person for at least 12 months</li> </ul>
MT	<ul style="list-style-type: none"> <li>• Currently living with spouse or another person for at least 12 months</li> </ul>
MN, VT	<ul style="list-style-type: none"> <li>• No Household Discount Available</li> </ul>
WA	AND <ul style="list-style-type: none"> <li>• Currently residing with legal spouse, civil union partner, or domestic partner</li> <li>• Legal spouse, civil partner or domestic partner has an existing Medicare Supplement policy, or is applying for such a policy, with ACE Property &amp; Casualty Insurance Company.</li> </ul>

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**



### **CARRIER HIGHLIGHTS**

- A+ Superior AM Best Rated (helps more than 50 million people with expenses health insurance does not cover)
- Established in Columbus Georgia in 1955 - American Family Life Insurance Company of Columbus
- 1964 -The company became American Family Life **Assurance** Company of Columbus - a name change that would later set Aflac up for one of the most groundbreaking advertising campaigns in history
- Final Expense

### **PRODUCT HIGHLIGHTS**

- Brand Name recognized by 87% of seniors
- 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
- Administered by Aetna

### **CONTRACTING**

- E-Contracting done online through portal at: [sellaflacmedsupp.com](https://sellaflacmedsupp.com)
- One combined contract for Final Expense and Med Supp

### **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.

## State

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

## Eligibility

- 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.



## 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

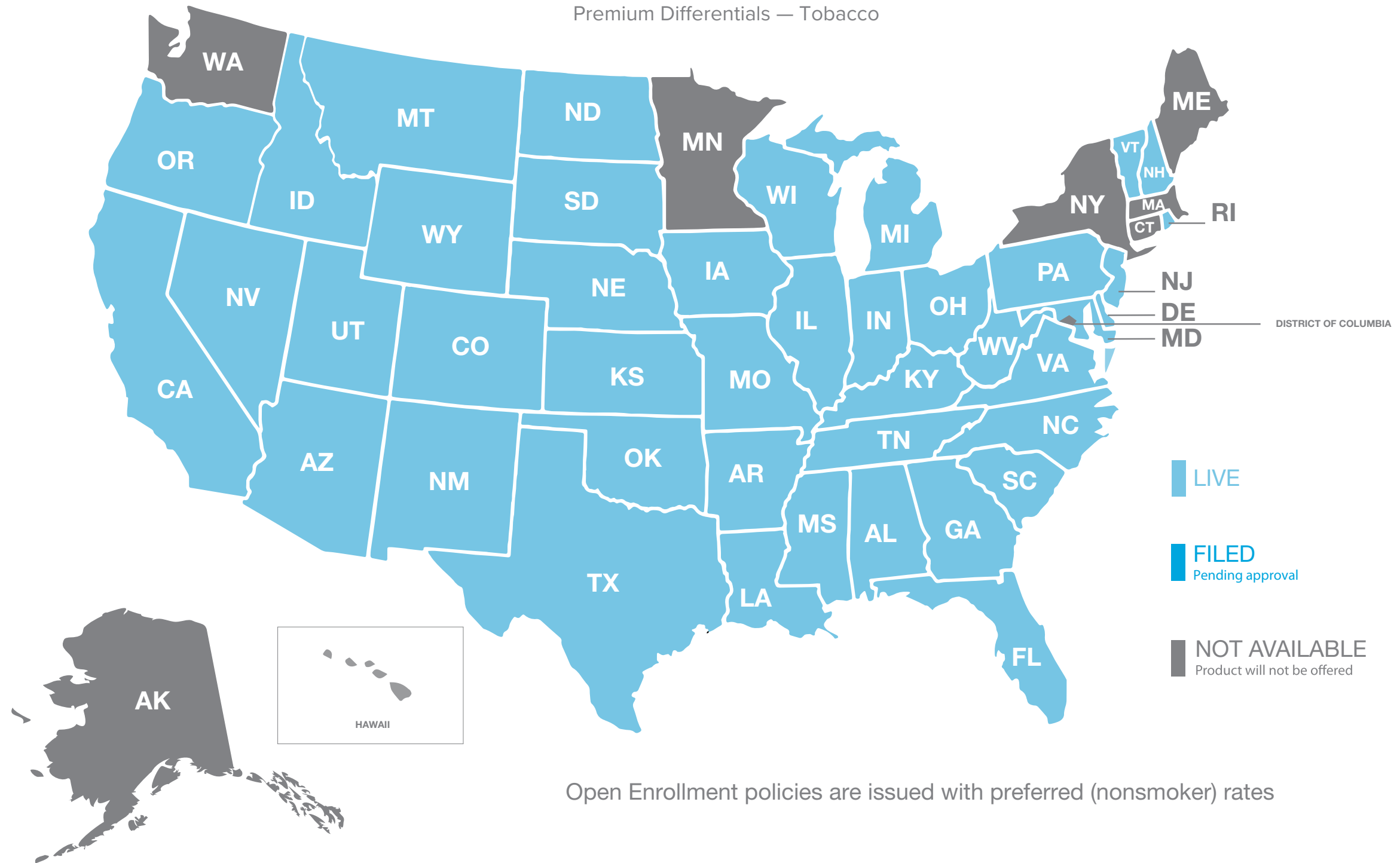
- 10%
- You may qualify for a Medicare Supplement household discount with Tier One Insurance Company if (1) you reside with your spouse, including validly recognized civil union or domestic partner, who currently holds or is applying for a Medicare Supplement policy with Tier One Insurance Company; or (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



Open Enrollment policies are issued with preferred (nonsmoker) rates



**ALLSTATE**



### **CARRIER HIGHLIGHTS**

- Part of the Allstate family of companies
- A+ (Excellent), AM Best Rated

### **PRODUCT HIGHLIGHTS**

- Available in 42 States
- Brand new, Multi-Discout Program
- Roommate Household Discount: 7% OR Dual Applicant Household Discount: 10%
- Annual Pay Discount: 10%
- Activity - Tracker Discount: 5%
- Additional Value Ads Available for Consumers
- Amplifon Hearing Care
- Active & Fit Fitness Program
- Reward healthy clients with banded preferred select rates (available ages 66-70 in some states)

### **UNDERWRITING**

- *Heart*: 2-year lookback
- *Cancer*: 2-year lookback
- *Stroke*: 2-year lookback
- *Diabetes*: Accepts up to 50 units of insulin.
- Electronic enrollments available on CSG platform

# Allstate HHD Chart



State	Household Discount Requirements
<b>AK, DC, MT*, ND, NM, NV, OR, SD, UT, WY</b>  *No age limit on other adult	A 7% discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement.
<b>AL, AR, AZ, CA, CO, DE, GA, IA, KS, KY*, LA, MD, MI, MO, MS, NC, NE, SC, TN, TX, VA, WI, WV</b>  *Other adult must be over 18	A 7% discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement. Or, a 10% discount is available if both individuals apply for a Medicare Supplement policy with an Allstate company (NHIC or AHLIC).
<b>IL, OH, OK</b>	A 10% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active policy Medicare Supplement insurance policy with an Allstate company (NHIC or AHLIC). If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
<b>NJ, PA</b>	A 7% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active policy Medicare Supplement insurance policy with an Allstate company (NHIC or AHLIC). If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
<b>ID, MN</b>	No discount available.
<b>FL</b>	A 3% discount is available to applicants if they reside with their spouse who owns or is issued a Medicare Supplement policy written by an Allstate company (NHIC or AHLIC).
<b>IN</b>	A 10% discount is available to applicants whose spouse have or are applying for a Medicare Supplement insurance policy with an Allstate company (NHIC or AHLIC). A 10% discount must be applied for applicants who qualify for Open Enrollment or Guaranteed Issue.
<b>Please check each state's application for exact rules pertaining to HH Discount</b>	For agent use only.

# Rate Class & Multi-Discount Availability



## State

## Household Discount Requirements

AL, AR, AZ, CA, CO, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, NE, NJ, OK, SC, TN, TX, VA, WI, WV

5% Activity Tracker Discount Available-Register your Fitbit/Apple Watch or other wearable fitness device and save 5%

AL, AR, AZ, CO, DE, GA, IA, IL,, IN, KS, KY, LA, MD, MI, MO, MS, NC, NE, NJ, OK, SC, TN, TX, VA, WI, WV

Preferred Select Rates available

AL, AR, AZ, CA, CO, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, NE, NJ, OH, OK, SC, TN, TX, VA, WI, WV

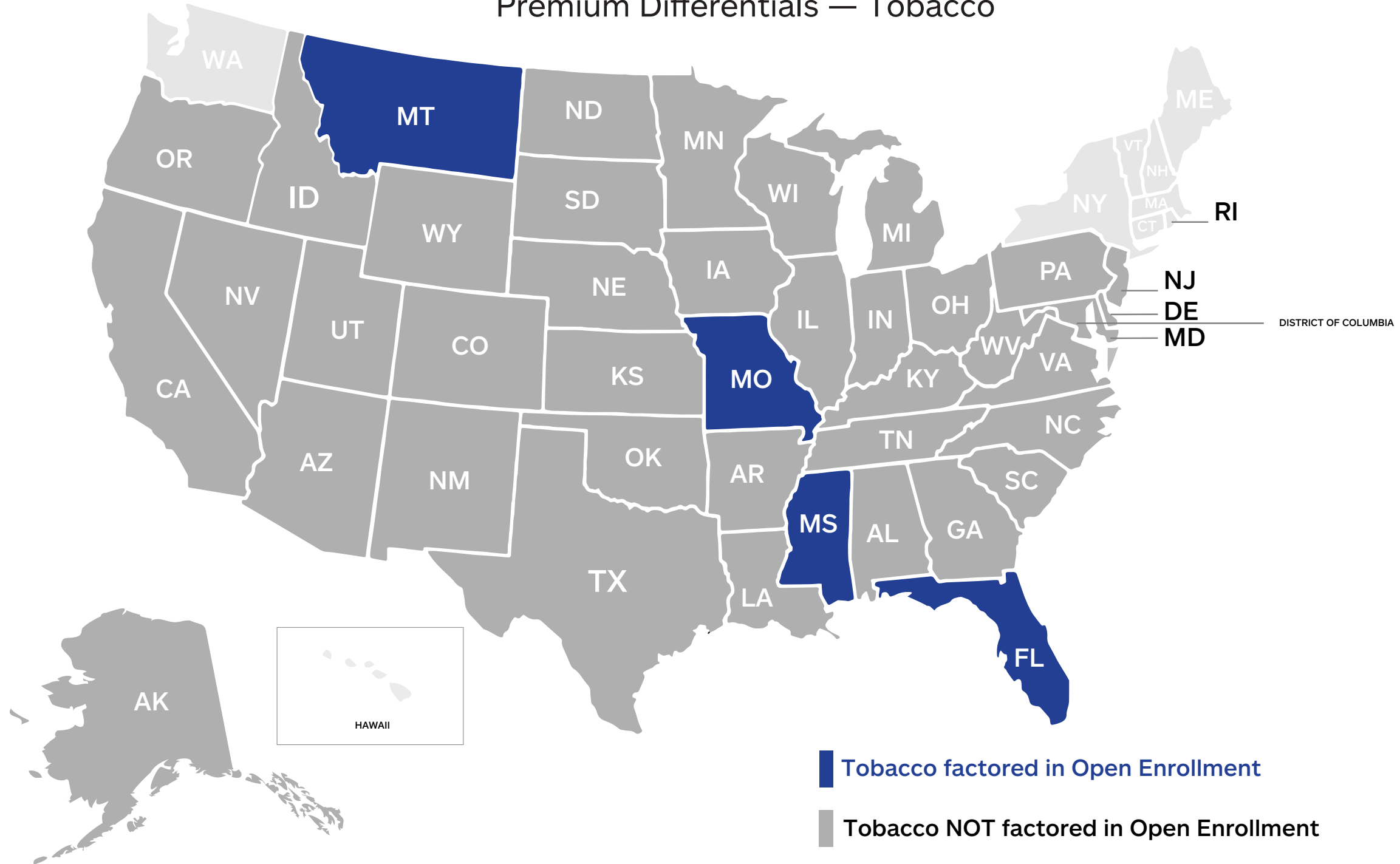
10% Annual Discount Available

For agent use only.



## Medicare Supplement

### Premium Differentials — Tobacco





## ABL



**Liberty Bankers™**

Insurance Group | *American Benefit Life*

### 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.*

# ABL HHD Chart



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.
<b>Please check each state's application for exact rules pertaining to HH discount</b>	For agent use only.



## HUMANA ACHIEVE

# 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.



# Humana Achieve HHD Chart



## State

## HHD Requirements

(As of 5/1/22)

**AL, AR, AZ, CA, GA, IA, IL, IN, KS, LA, MI, MS, NC, NE, OK, SC, TN, TX, WI, WV**

Save 12% on your monthly premium when you reside with your spouse (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.

## Rest of States

Currently 2 policy Discount as of 5/1/22.

**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 June 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.

**PA**

Save 12% on your monthly premium if you have resided with another adult with whom you are in a legal relationship, who is not required to have an insurance policy with EmpheSys Insurance Company. For the purpose of this discount, a civil union/domestic partner will be considered a legal relationship when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.

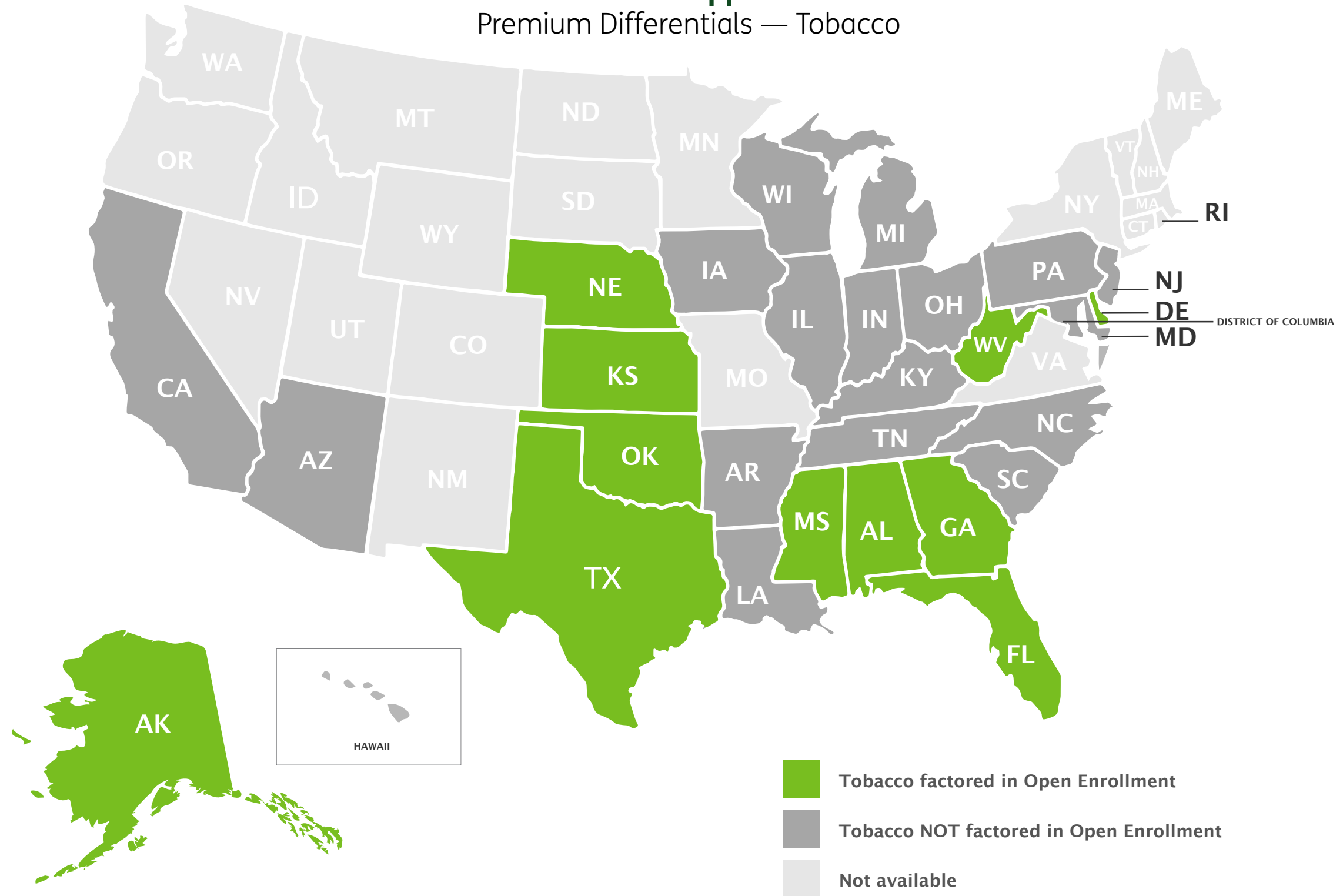
**NJ**

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 June 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.

# Humana®

## Medicare Supplement

### Premium Differentials — Tobacco





## MANHATTANLIFE



# ManhattanLife

*Standing By You. Since 1850.™*

### CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B+ AM Best Rated: Reinsured by one of the nation's leading carriers
- Over a decade of experience in the Medicare Supplement market

### PRODUCT HIGHLIGHTS

- Expansive nationwide footprint
- 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.

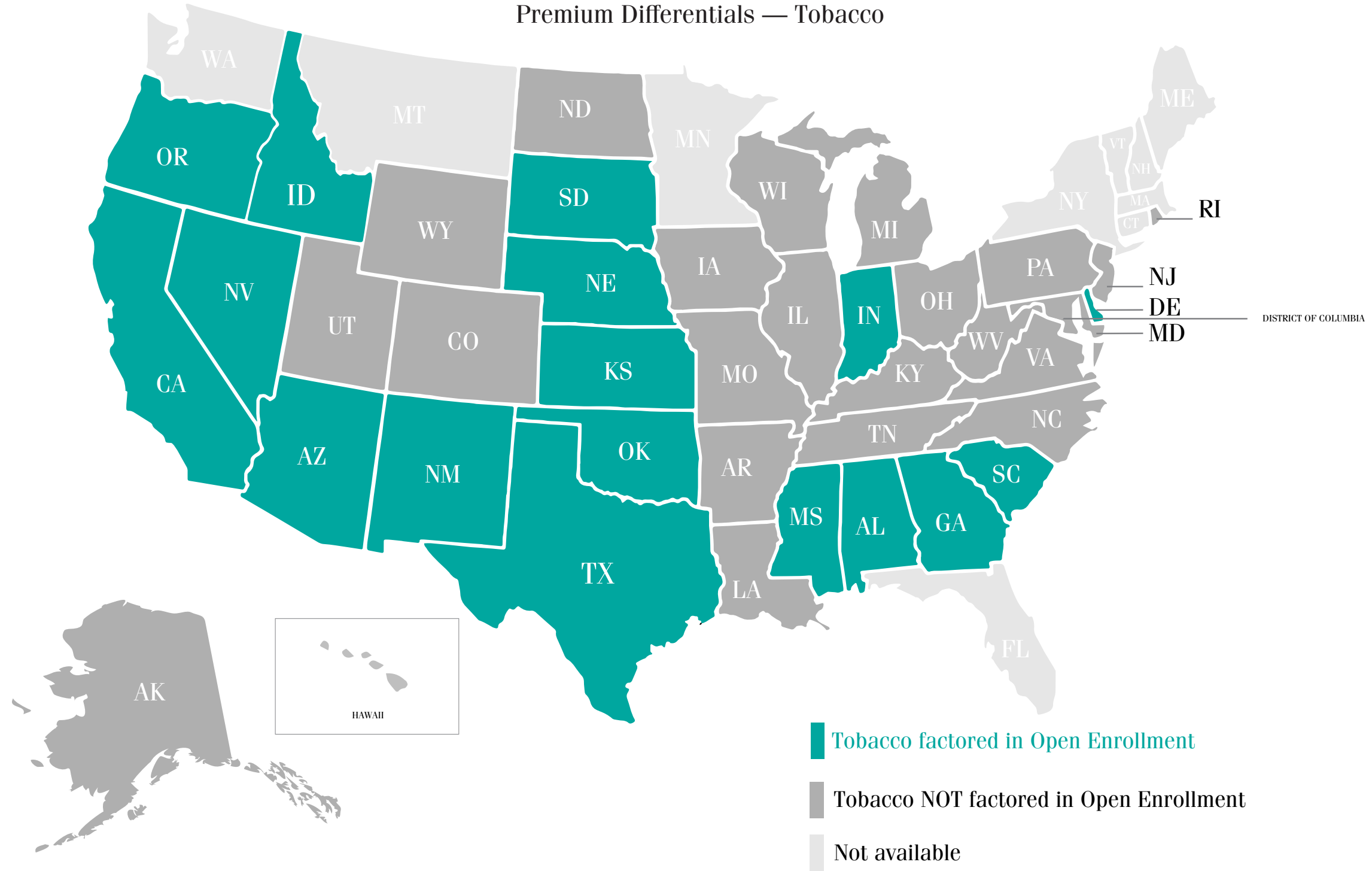
# ManhattanLife HHD Chart



State	Household Discount Requirements
AL, AR, AZ, CA, CO, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, NE, NM, NV, OR, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	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)
OH	Must be 65, Married residing with spouse or residing with someone at least 60 for last 12 months AND the household resident must have an existing Med Supp policy or be in process of applying for one with this company or one of the Manhattan Charter's. Discount will be removed if one terminates coverage or no longer resides with you. (2 Policy)
OK	Must be 65, married and residing with spouse, or have been residing, for at least past 12 months, with someone who is 60 or older AND resident or spouse must have or currently applying for Manhattan chartered policy. (2 Policy)
PA	Must be 65, Married or have a domestic partner and 2 policy Manhattan Charter company.
ID	No discount available.



### Medicare Supplement Premium Differentials — Tobacco





## WELLABE

**wellabe**<sup>®</sup>  
Be well.

### CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility – it all makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Medico Information Center ([mic.gomedico.com](http://mic.gomedico.com)), 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 [gomedico.com](http://gomedico.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

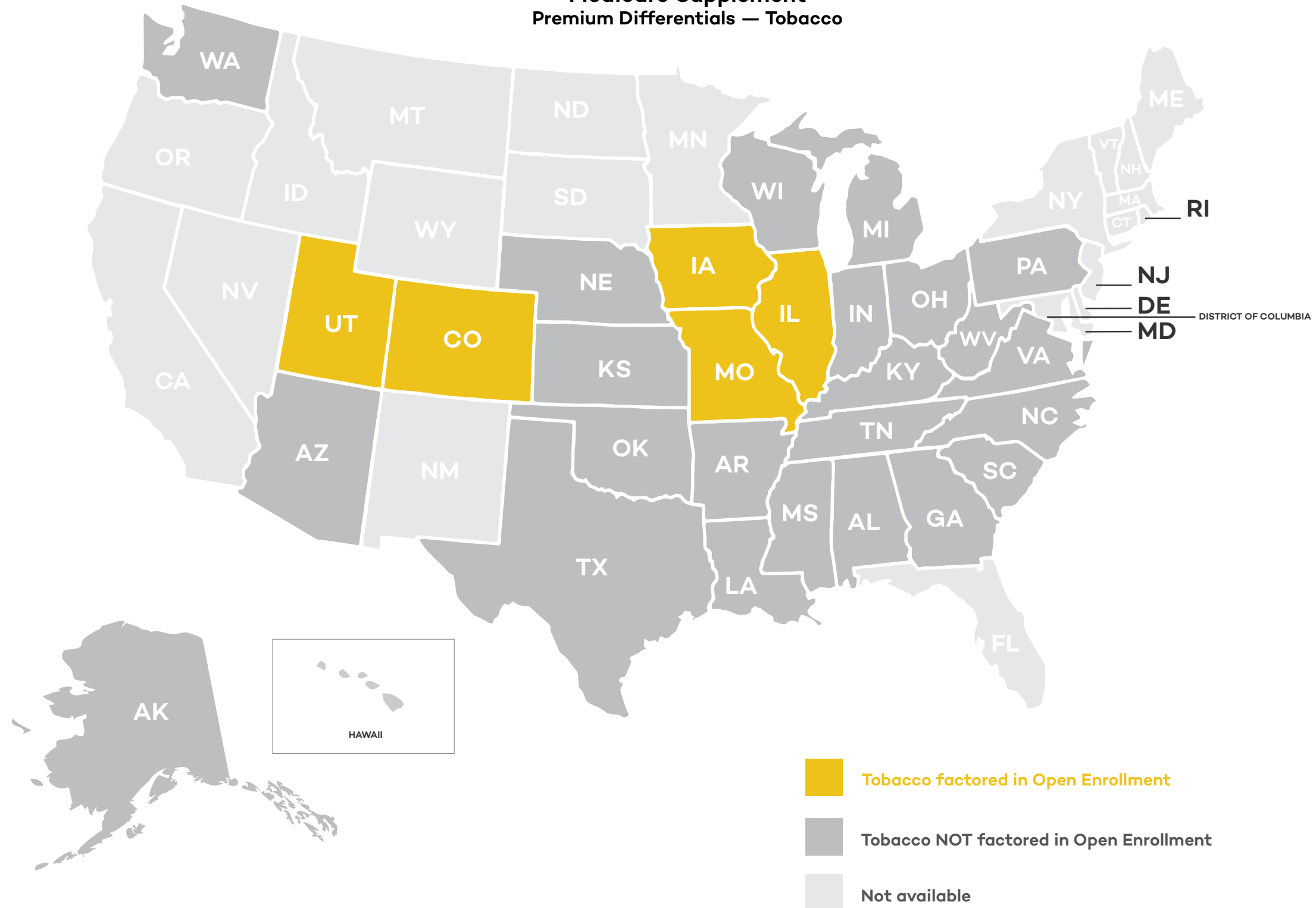
- *Heart*: 2-year lookback.
- *Cancer*: 2-year lookback.
- *Stroke*: 2-year lookback.
- *Diabetes*: Will consider Type 2 diabetes with up to 3 high blood pressure meds. Diabetes with heart attack, stroke, and other complications are declinable.

# Wellabe HHD Chart



Medicare Supplement	Discount	Overview
AL, AR, AZ, CO, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, NC, NE, NV, OK, SC, TN, TX, UT, VA, WI, WV	10%	Other adult over 50 must be living in same house.
OH	10%	Both members of the household must apply to receive a discount.
PA	10%	Must be in a civil union to receive a discount.
WA		Applicant is married or in a domestic partnership registered with the state of Washington, and both are insured by Medicare Supplement policies with Medico Insurance Company, a discount is applied to the premium rates.

Medicare Supplement  
Premium Differentials — Tobacco







**WOODMENLIFE**



### **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*

# WoodmenLife HHD Chart



## State

## Household Discount Requirements

AL, AR, AZ, CO, GA, IA, IL, IN, LA, MI, MS, 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



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**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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**TX**

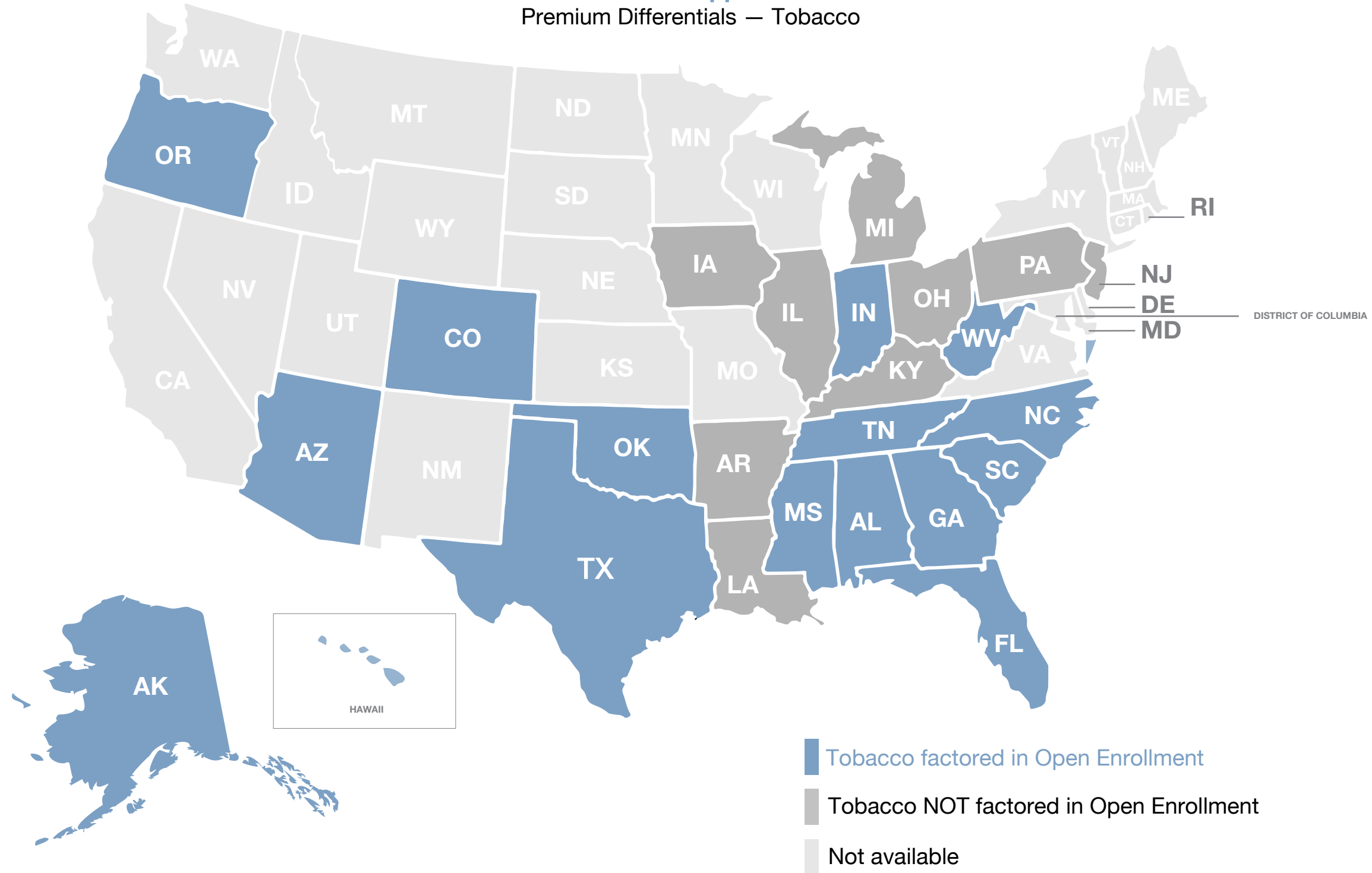
**Co-Habilitation (Co-Hab) Special** You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of this discount, a 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 the other adults no longer reside with you (other than in the case of their deaths).

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For the most up to date information, refer to the Underwriting Guide



**Medicare Supplement**  
Premium Differentials — Tobacco



Ancillary



## 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

### BASE BENEFIT OPTIONS: EVERY POLICY WILL INCLUDE THESE BENEFITS.

- Hospital Admission
- Daily Hospital Confinement
- Observation Room Treatment
- Emergency Room Treatment
- Urgent Care Treatment
- Ambulance Air/Ground/Water

### 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

# STC Product Availability Chart

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



## WELLABE ESSENTIAL CARE



### CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility – it all makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Medico Information Center (mic.gomedico.com), 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 gomedico.com.

### 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

- Facility Care Benefit
- Inflation Protection: 5% Simple for Facility and/or HHC.
- Adult day care
- Return of premium
- Uninsurable Spouse Rider

### DISCOUNTS

#### Household discounts

- 7% for an individual qualifying applicant who lives with someone over 40 years old.
- 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.

## MANHATTANLIFE HOME HEALTH CARE SELECT



# ManhattanLife

*Standing By You. Since 1850.™*

### CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- Over a decade of experience in the Medicare Supplement market

### 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
- Over a decade of experience in the Medicare Supplement market
- 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

