



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan



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Blue Shield  
Blue Care Network  
of Michigan

 **lifesecure™**

# Specialty Benefits with Individual Major Medical

Rob Roney & Scott Wittman:  
Specialty Sales Consultants



# AGENDA



**Who is LifeSecure**



**Why Specialty Benefits**



**Complete understanding of LifeSecure's Hospital Recovery, Personal Accident and Critical Illness Insurance Products.**



**Sales Tips on how to offer Specialty Benefits Insurance products**



**Questions**

# WHO IS LIFESECURE?



# LIFESECURE'S PRODUCT PORTFOLIO

**Protect** people's  
finances

**Provide** for the  
unexpected

**Plan** for the  
future



# MOST VALUABLE ASSET

## What is your clients most valuable asset?

Their Home (Homeowners Insurance)

Their Health (Major Medical Insurance)

Their Family (Life Insurance)

Did you know that an overwhelming majority of the population who filed for medical bankruptcy HAD MEDICAL INSURANCE?

**YOUR CLIENT** and their **ABILITY TO WORK** and **PROVIDE A LIVING** for their family is their **MOST VALUABLE ASSET** to protect!



**PLEASE HELP, DONATE**



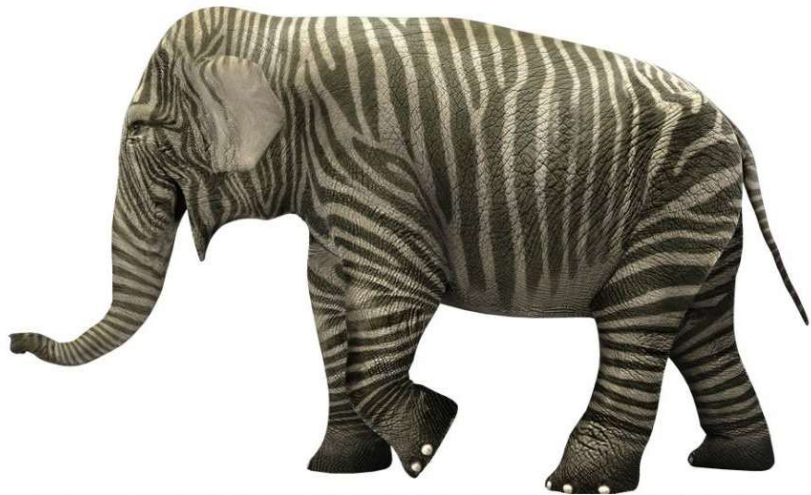
# ARE YOUR CUSTOMERS REALLY PREPARED?

The screenshot displays the GoFundMe homepage. On the left is a vertical navigation menu with icons and labels for 'Events', 'Faith', 'Family', 'National News' (marked with a 'NEW' tag), 'Newlyweds', 'Other', 'Travel', and 'Wishes'. The top navigation bar includes the GoFundMe logo, a search bar with the placeholder 'Name, Title or ZIP Code...', and links for 'How it Works', 'Success Stories', 'Press', 'Questions', 'Help', 'Sign In', and a 'Sign Up' button. The main content area features three fundraising campaign cards. Each card includes a representative image, the campaign title, the organizer's name and Facebook friend count, a progress bar, the amount raised by the number of donors, and the location.

Campaign Title	Organizer	Facebook Friends	Amount Raised	Donors	Location
#GarmoStrong Fundraiser	Brianna Pulliam	1,743	\$35,213	562	ROCHESTER, MI
Breanna Medical Fund	Keira Driskell	50	\$1,080	18	WARREN, MI
Help For Cristina	Sarah L Shock	154	\$560	11	CLINTON TOWNSHIP, MI

## PROTECTION IS AVAILABLE

### LifeSecure's **Hospital Recovery,** **Accident** and **Critical Illness Ins**



Help protect your customers from health related financial risk by offering them *LifeSecure's Specialty Benefits*

Affordable products to enhance your clients *Health Insurance* protection by helping them *sustain and maintain* their current lifestyle and quality of life

Great for *'Income and LifeStyle'* protection





# **LIFESECURE'S HOSPITAL RECOVERY INSURANCE**



# STATISTICS



In 2016 the average hospital stay was 3.7 days<sup>1</sup>



The average cost of a 3-day hospital stay is around **\$30,000**<sup>2</sup>



Risk of being hospitalized almost **doubles** when you reach age 65.<sup>3</sup>

## References

<sup>1</sup> <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

<sup>2</sup> <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

<sup>3</sup> National Center for Health Statistics, Health, United States, 2012: With Special Feature on Emergency Care, 2013

## HOW DOES HOSPITAL RECOVERY INSURANCE WORK?

Your customer chooses a Daily Benefit Amount of \$100–\$900. For Worksite it is \$200–\$900

Annual Benefit Bank equal to the Daily Benefit Amount selected multiplied by 35.

- Total dollar amount available in a calendar year
- 35 days maximum number of hospital days covered per calendar year

Daily Benefit Amount	Maximum Days	Annual Benefit Bank
\$500	35	\$17,500

# NEW HOSPITAL RECOVERY INSURANCE 3.0!!! LAUNCHED 2019

- NEW! Issue Ages are 18 to 85
- NEW! Guaranteed Renewable for Life
- NEW! Coverage for Treatment in an Observation Unit
  - Full Daily Benefit Amount available for up to 4 days of the maximum 35 days/year
- NEW! Guaranteed Issue
  - Individual: GI/no medical questions or build chart for ages 64.5 to 65.5
    - Simplified UW for all other ages
    - For Worksite, GI terms are different since they allow \$200 a day of benefit based on minimum requirements.

## ENHANCEMENTS FOR HOSPITAL RECOVERY INSURANCE WITH OBSERVATION COVERAGE

	Old Hospital Recovery Insurance	Current Hospital Recovery Insurance with Observation Coverage
Issue Ages	18-74	18-85
Renewability	To age 75	Life
Benefit Period	30 days per year	35 days per year
Observation	Not covered	Covered (up to 4 days of the 35 days/year); full Daily Benefit Amount
Benefit Amounts (Individual/Worksite)	\$100 - \$900 (IND & WS)	IND: \$100 - \$900 / WS: \$200 - \$900
Guaranteed Issue	Not available	<u>Worksite:</u> Conditional GI; all ages, up to \$200 Daily Benefit Amount  <u>Individual:</u> GI; ages 64.5 to 65.5; full Daily Benefit Amount



## WHAT IS THE COST OF HOSPITAL RECOVERY INSURANCE?

Daily Benefit Amount: \$200

Age	Self Only	with Spouse*	with Child(ren)	with Spouse* & Child(ren)
18 – 29	\$13.17	\$21.00	\$25.25	\$37.48
30 – 39	\$16.76	\$27.79	\$31.34	\$41.20
40 – 49	\$21.19	\$37.20	\$33.35	\$47.66
50 – 59	\$25.65	\$45.33	\$35.00	\$54.40
60 – 63	\$30.39	\$57.56	\$37.74	\$62.41
64 – 69	\$34.25	\$66.75	\$40.69	\$72.89
70 – 74	\$43.28	\$82.99	\$49.50	\$88.86
75 – 79	\$53.21	\$104.69	\$59.50	\$110.61
80 – 85	\$65.87	\$130.07	\$72.39	\$136.09

## HOSPITAL RECOVERY E-APP: SIMPLIFIED ISSUE

Four underwriting questions:

1. Has any person applying for coverage been advised to have surgery?
2. Is any person applying for coverage currently pregnant, bedridden, etc...?
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for or...?



## Medical Information

	Self	Spouse / DP	Child (ren)
1. Has any person applying for coverage been advised in the past 2 years by a Licensed Health Care Practitioner to: <ul style="list-style-type: none"> <li>have surgery or therapy which would require an inpatient hospital stay which has not yet been completed, or</li> <li>have diagnostic tests which have not yet been completed or for which results have not yet been received?</li> </ul>	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
2. Is any person applying for coverage currently pregnant, bedridden, confined to a wheelchair, receiving home healthcare services, staying in a nursing home, or receiving medical assistance at an assisted living facility?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for, or received medical advice from a Licensed Health Care Practitioner for:			
a. Diabetes requiring Insulin, Kidney Failure, Kidney Dialysis, Cirrhosis of the Liver, or Hepatitis C?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
b. Cancer (other than Basal Cell or Melanoma), Leukemia, Hodgkin's Disease, or Lymphoma?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
c. Congestive Heart Failure, Heart Surgery of any type, Stroke (CVA), or Transient Ischemic Attack (TIA)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
d. Emphysema, Chronic Obstructive Pulmonary Disease or the use of oxygen to assist in breathing?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
e. Alzheimer's Disease, Senile Dementia, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Systemic Lupus Erythematosus, Hemophilia, or Neurological Disorders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
f. Having or testing positive for Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
g. Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Cystic Fibrosis?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No



# **LIFESECURE'S PERSONAL ACCIDENT INSURANCE**



# PERSONAL ACCIDENT INSURANCE

LifeSecure's Personal Accident Insurance provides benefits for qualified medical and recovery expenses resulting from an accidental injury.

Including:

- ✓ Slip and fall
- ✓ Sports injury
- ✓ Car accident





# ACCIDENTS HAPPEN

- 1 out of 8 Americans each year seeks medical care due to an injury.
- Approximately 86% of accidents are non-traffic related.
- Falls are the leading cause of accidental injuries among Americans.
- One-third of children under age 14 who play organized sports have experienced an injury.



Deductibles?  
Co-Pays?

Out of Network  
Treatment?

Household  
chores?

Transportation?

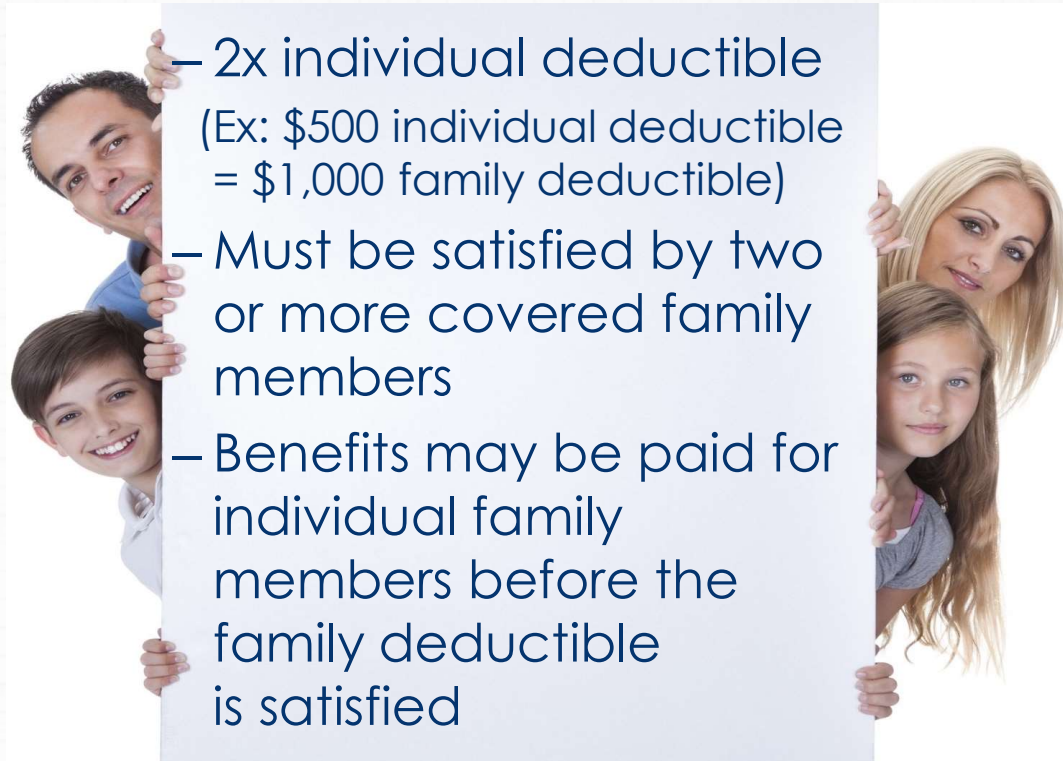
# HOW DOES PERSONAL ACCIDENT INSURANCE WORK?

- 1. Choose the Annual Benefit Bank**  
(any amount within range in \$100 increments)  
Minimum \$2,500  
Maximum \$25,000 for individuals  
50,000 for couples/families  
(can be used by one or all members)
- 2. Annual Deductible (\$0 or \$500)**



# FAMILY DEDUCTIBLE

- 2x individual deductible  
(Ex: \$500 individual deductible = \$1,000 family deductible)
- Must be satisfied by two or more covered family members
- Benefits may be paid for individual family members before the family deductible is satisfied



## PERSONAL ACCIDENT INSURANCE 3.0 ROLLED OUT MAY 28<sup>TH</sup>, 2020

*NEW! Guaranteed Renewable to Age 85*

*NEW! Accidental Death Benefit*

**\$10,000 Primary and Spouse / \$5,000 Dependent Children**

*NEW! Increase from 72 hours to 1 week to receive initial care for covered accident*

*NEW! Increase days for surgeries from 90 to 180 days*

*NEW! \$0 and \$500 deductible (no \$100 Deductible or Disappearing Deductible)*

*NEW! Increased benefit banks: \$25,000 for Individuals and \$50,000 for couples or families. (\$500 deductible option only)*

# PERSONAL ACCIDENT INSURANCE 3.0 WITH ACCIDENTAL DEATH!!!

	Old Personal Accident Insurance	New Personal Accident Insurance with Accidental Death Benefit
Issue Ages	18-74	Same
Guaranteed Renewability	To Age 75	To Age 85
Benefit Bank	\$2,500 - \$15,000 (individuals) \$2,500 - \$25,000 (couples / families) Choose any amount within \$100 increments	Higher limits in Michigan only: \$2,500 - <b>\$25,000</b> (individual) \$2,500 - <b>\$50,000</b> (couples / families)
Accidental Death Benefit	Not covered	\$10,000 Primary and Spouse \$5,000 Dependent Children
Deductible	<ul style="list-style-type: none"> <li>Disappearing Deductible</li> <li>\$100</li> </ul>	<ul style="list-style-type: none"> <li>No Disappearing Deductible</li> <li>\$0 or \$500</li> <li><b>In Michigan:</b> \$0 deductible (not available for Benefit Banks over \$15,000 (individuals) or \$25,000 (couples / families))</li> </ul>
Timeframe for Initial Care	72 hours	1 week



## PERSONAL ACCIDENT INSURANCE

### SAMPLE PREMIUMS: \$0 DEDUCTIBLE

Annual Benefit Bank	Self	Self + Spouse	Self + Children	Family
\$5,000	\$30.27	\$34.81	\$40.68	\$43.93
\$10,000	\$39.24	\$49.21	\$58.87	\$67.69
\$15,000	\$45.12	\$59.18	\$73.51	\$84.85
\$25,000	N/A	\$70.55	\$96.59	\$110.79
\$50,000	N/A	N/A	N/A	N/A

## PERSONAL ACCIDENT INSURANCE

### SAMPLE PREMIUMS: \$500 DEDUCTIBLE

Annual Benefit Bank	Self	Self + Spouse	Self + Children	Family
\$5,000	\$22.93	\$27.40	\$32.53	\$35.82
\$10,000	\$31.18	\$40.27	\$48.70	\$56.85
\$15,000	\$37.09	\$49.89	\$62.58	\$73.13
\$25,000	\$47.70	\$62.63	\$86.44	\$100.20
\$50,000	N/A	\$85.48	\$117.48	\$145.87

# IMPORTANT TIME LIMITS



- Within 1 week of the accident  
*Initial care must begin.*



Within 30 days of accident  
***Major diagnostic exams*** must occur.

One per accidental injury per covered family member.  
Two per year per covered family member.

All covered services EXCEPT Major Diagnostic Exams cover actual expenses, less any adjustments or discounts.

Major Diagnostic Exams are based on actual expenses up to a maximum of **\$750** per exam.

## Slide 26

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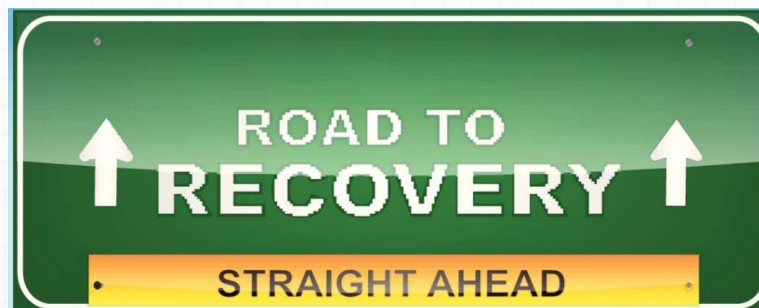
**RRL1**

Roney, Robert L., 4/21/2020

# IMPORTANT TIME LIMITS

**180  
DAYS**

- Within 180 days of accident:
  - ***Surgery*** must occur  
(Two per accidental injury per covered member)
  - ***Rehabilitative therapy*** must begin within 90 days still (One per day per covered member.  
Up to 10 visits per 6 months per accidental injury)





# PERSONAL ACCIDENT INSURANCE - SCENARIO

## Demographics

### Lisa

- Age 36
- Married
- Daughter, age 12
- Works at a small law firm
- Household income \$90,000



## Health Plan

### Blue Cross Blue Shield Premier Silver PPO 2022

- Deductible \$1,400 (\$2,800 for the family)
- Coinsurance 20%
- Out of Pocket Max \$6,000 (\$12,000 for the family)
- Office Visits \$30 (after ded.)
- Specialty Visits \$50 (after ded.)

# PERSONAL ACCIDENT INSURANCE - SCENARIO



Lisa's daughter  
ends up with a  
torn ACL  
playing soccer



MRI reveals  
she'll need  
knee surgery



She'll need  
pain meds,  
equipment for  
recovery and  
physical  
therapy



Total billed for  
medical costs:  
\$11,054

# PERSONAL ACCIDENT INSURANCE - SCENARIO

Discounted Medical Cost of Hospitalization	\$11,054
MRI	\$750
Facility Services	\$6,025
Physician Services	\$1,901
Anesthesia	\$914
Physical Therapy (3x week for 4 weeks)	\$1,464
<b>Other Medical Costs</b>	<b>\$250</b>
Equipment for recovery (not covered by health plan)	\$250
<b>Lisa's Medical Cost Share</b>	<b>\$3,211</b>
Deductible	\$1,400
Coinsurance (20%)	\$1,811

Recovery Expenses	\$1,180
Lost wages from inability to work for three days	\$450
Carry out meals for family of four	\$280
Child care for two weeks	\$450

**Lisa's Total  
Expenses:  
\$4,641**

# PERSONAL ACCIDENT INSURANCE - SCENARIO

Lisa can use the reimbursement benefit to help cover additional expenses she'll incur during her daughter's recovery.

Monthly  
Premium

**\$84.85**

**Annual Premium:  
\$1,018.20**

Annual Benefit Bank  
\$15,000

Personal Accident reimbursable  
expenses \$11,054

Annual Deductible  
\$0

Benefit Reimbursement  
\$11,054



# **LIFESECURE'S CRITICAL ILLNESS INSURANCE**







# Critical Illness Consumes Us!



# Did You Know?

1. Every **40** seconds...someone in the U.S. is having a stroke <sup>1</sup>
2. Every **25** seconds...someone in the U.S. will suffer from a coronary event<sup>2</sup>
3. Every **21** seconds...someone in the U.S. is diagnosed with cancer <sup>3</sup>

<sup>1</sup> Heart disease and stroke statistics – 2010 Update American Heart Association

<sup>2</sup> Heart disease and stroke statistics – 2010 Update American Heart Association

<sup>3</sup> Cancer Facts and Figures, American Cancer Society 2010

# LIFETIME PROBABILITY OF CANCER



**MEN: 1 IN 2<sub>1</sub>**



**WOMEN: 1 IN 3<sub>1</sub>**

1. <http://www.medscape.com/viewarticle/551998>

## LifeSecure's Individual Critical Illness Product Features

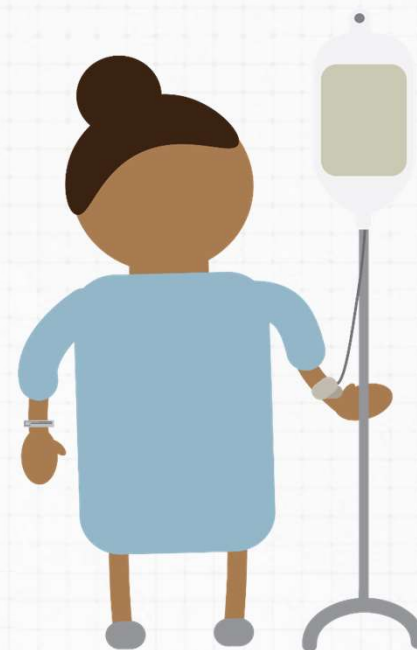
- Issue Ages from 18 – 70 (Guaranteed renewable to age 75)
- Benefit Amounts range from \$5,000 to \$50,000 in \$5k increments
- Spouse benefits are the SAME as the Primary Policyholder
- Rate structure is gender-specific; nicotine and non-nicotine
- \$2,500 coverage for each child – no additional cost
- Simplified Issue, short application process
- Underwriting: for Benefit Amounts over \$20,000, MIB and Rx Screening will be used
- Return of Premium (minus cash payouts) upon death embedded into the policy
- Pays on nine different specified diseases
- Reoccurrence Benefit feature embedded into the policy

# LifeSecure's Critical Illness Covered Conditions

## Specified Diseases:

- Heart Attack – 100% of Benefit Amount
- Stroke (CVA) – 100% of Benefit Amount
- Coronary Artery Disease – 25% of Benefit Amount
- Invasive Cancer – 100% of Benefit Amount
- Carcinoma In Situ – 25% of Benefit Amount
- Prostate Cancer – 25% of Benefit Amount
- Skin Cancer – 5% of Benefit Amount
- End Stage Renal Failure – 25% of Benefit Amount
- Major Organ Failure – 100% of Benefit Amount

NOTE: % of Benefit Amounts shown below are payable upon first diagnosis





## LifeSecure's Critical Illness Standard Features

### Coverage for a Subsequent Diagnosis of a Different Disease:

The full Benefit Amount (according to percentages on previous slide) is payable for a subsequent diagnosis of a different disease, as long as each diagnosis is separated by at least 6 months.

### Coverage for a Re-occurrence of Same Disease:

50% of the Benefit Amount payable for an initial diagnosis of a Specified Disease is payable for a subsequent diagnosis of the same Specified Disease. The subsequent diagnosis must be separated from the initial diagnosis by at least 12 months or 12 months treatment-free for Invasive Cancer, Carcinoma In Situ and Prostate Cancer. The re-occurrence benefit is not available for Skin Cancer.

**Unlimited Lifetime  
Maximum**

# Initial Insurability “Knockout Questions”

Applicant: Height: \_\_\_\_ ft. \_\_\_\_ in. Weight \_\_\_\_ lbs.

Spouse/DP: (if applying): Height: \_\_\_\_ ft. \_\_\_\_ in. Weight \_\_\_\_ lbs.

	Self	Spouse/ DP
1. Within the past 10 years, have you ever been diagnosed with, treated for, or received medical advice from a healthcare professional for any of the following conditions: heart disease, chronic lung disease, major organ transplant, coronary artery disease, heart attack, angina, angioplasty, stent replacement or bypass surgery, atrial fibrillation, valvular heart disease, carotid artery disease, cerebral vascular disease, brain aneurysm, stroke (CVA) or transient ischemic attack (TIA), peripheral vascular disease, cancer (including, but not limited to, carcinoma, sarcoma, Hodgkin's Disease tumor, Leukemia, lymphoma, in situ, malignant tumor, melanoma and basal cell or squamous cell carcinoma), liver disease, impaired kidney function, diabetes, AIDS, HIV, ARC, or chronic obstructive pulmonary disease (COPD)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. For any condition listed in question 1, within the past 2 years, have you had any abnormal diagnostic tests for which you are awaiting results or have you been advised by a healthcare professional to seek consultation with a medical professional or to undergo diagnostic testing (including self-administered) but have not done so?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Within the past 5 years, have you been diagnosed with, treated for or received medical advice from a healthcare professional for alcohol or drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you currently receiving, or within the past 2 years, have you received or applied for Social Security Disability Income Benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- If you answered “Yes” to any part of any part of any question in Section 3 above, PLEASE DO NOT CONTINUE. We regret that we cannot offer you critical illness coverage.
- If you answered “Yes” to any part of any question in Section 3 above for “Spouse/DP”, we regret that we cannot offer critical illness coverage to your spouse/domestic partner.
- For applicants answering “No” to all of the questions, please CONTINUE.

# What Is The Cost Of Critical Illness?

Individual Monthly Premium, Male Non-Nicotine

Age	\$5,000 Benefit	\$10,000 Benefit	\$25,000 Benefit
35	\$8.85	\$12.20	\$22.25
40	\$10.65	\$15.80	\$31.25
45	\$15.40	\$20.80	\$43.75
50	\$16.50	\$27.50	\$60.50
55	\$20.70	\$35.90	\$81.50

# Old Vs. New Planning

**Question:** What is the right insurance product for cancer, heart attack, stroke, etc.?



Old Planning...



New or Modern Planning...

# The #1 Question To Ask Your Client During A Critical Illness Meeting

**Who Do You Know...**

**...WHO HAS HAD CANCER?**

**...WHO HAS A STROKE?**

**...WHO HAS A HEART ATTACK?**

## **Four ESSENTIAL Questions During A Critical Illness Meeting**

- 1. Who do you know?**
- 2. Did they plan on it? Or, was it unexpected?**
- 3. Was there unplanned emotional or financial strain on the household/business?**
- 4. Would cash have helped?**






Who believes that within ACA  
there is ***Great Opportunity*** for  
***Ancillary Products?***






What does a good salesperson  
and a good lawyer  
have in common?





People hate to be sold, but they  
love to buy.  
What's the secret?





***QUESTIONS!!!***



## THREE SIMPLE STEPS TO BEGIN SELLING SOLUTIONS

- 1. Know your customers & their potential concerns.*
- 2. Uncover the concerns and create the “need” by asking questions.*
- 3. Link the needs to product benefits = providing a solution.*

## STEP 1: UNDERSTAND YOUR CLIENT

**You can get immediate insight to your customer with the information you already collect.**

- **Health plan:** you'll already know about their large out-of-pocket expense and the income information will give you hints on their ability to absorb these large expenses in case of an accident or hospitalization.
- **By segment:** Different segments have unique concerns on the type of medical and non-medical expenses they would face as a result of a critical illness.
- **Words they use:** These are considered trigger words. These folks are the easiest because they are telling you about their concerns!



## STEP 2: UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

*Ask questions which result in a natural ‘need’ and ‘understanding’ of ancillary products.*

**How do you think you’ll reach that large out-of-pocket max – Accident, Critical Illness or Inpatient Hospitalization?**

**In case you reach that out-of-pocket max through an unforeseen accident, critical illness or inpatient hospitalization, would you cover that large bill through your savings account or do you want an option that would give you access of up to \$25,000 in a direct payment to you?**

## STEP 2: UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

If you had an unforeseen accident, critical illness or inpatient hospitalization tomorrow, would you be able to cover an out-of-pocket expense of over \$10,000?


Have you or any family or friends suffered from an accident, critical illness or hospitalization? Were they prepared to deal with the surprise expenses?

Would you want to learn a way to cover bills & other expenses if you had a break in pay because of time off due to an accident, critical illness or hospitalization?



## STEP 3: SOLVE THE PROBLEM

**Sell the Problem  
you Solve,  
Not the Product.**



## Opportunities For A Better Value For Your Clients And More Commissions For You

### OPTION 1

#### BCBS BCN Preferred Silver Saver

\$3,700 Deductible

Preventive Care Covered 100%

70/30 Coinsurance: \$7,500 OOP Max

OOP Maximum: \$15,000 Per Family

Premium: \$1,362.60

Avg. health comp: 3%

**Commissions: \$490.54**

### OPTION 2

#### BCBS BCN Preferred Bronze Saver HSA

\$6,850 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,700 Per Family

With \$25,000 of Accident Insurance ( \$0 Deductible) on the family, \$25,000 of Critical Illness on the husband and spouse, \$2,500 on each child and \$500 a day of Hospital Recovery on the family

Premium: \$1,263.05

Avg. health comp: 3%, Average compensation for ACC, CI and HR

**Commissions: \$1,946.58!!!**

Based on Husband/Wife age 45 non smokers and two children (NO SUBSIDY, Macomb County)

## Opportunities For A Better Value For Your Clients And More Commissions For You

### OPTION 1

#### BCBS BCN Preferred Silver Saver

\$3,700 Deductible

Preventive Care Covered 100%

70/30 Coinsurance: \$7,500 OOP Max

OOP Maximum: \$15,000 Per Family

Premium: \$788.32

Avg. health comp: 3%

**Commissions: \$283.80**

### OPTION 2

#### BCBS BCN Preferred Bronze Saver HSA

\$6,850 Deductible

Preventive Care Covered 100%

100% Coinsurance: \$0 OOP

OOP Maximum: \$13,700 Per Family

With \$15,000 of Accident Insurance ( \$0 Deductible) on the husband and spouse \$15,000 of Critical Illness on the husband and spouse and \$300 a day of Hospital Recovery on the husband and spouse

Premium: \$714.79

Avg. health comp: 3%, Average compensation for ACC, CI and HR

**Commissions: \$1,029.55**

Based on Husband/Wife age 40 non smokers (NO SUBSIDY, Macomb County)

## Objections and Rebuttals

# FRAM Oil Filters

‘You can pay me now,  
or pay me later’








**How do you get  
started?  
Get Appointed!!!**



# Repetition.



# LIFESECURE MARKETING MATERIALS




Blue Cross Blue Shield of Michigan | lifesecond

LifeSecure Insurance Company Individual

**Hospital Recovery Insurance**  
with Observation Coverage

To supplement your Blue Cross Blue Shield of Michigan medical plan

LS-HR-1-0300 MI 04/19 Policy Form Series: LS-HR-0004 MI




Blue Cross Blue Shield of Michigan | lifesecond

LifeSecure Insurance Company Individual

**Critical Illness Insurance**

To complement your Blue Cross Blue Shield of Michigan medical plan

LS-CI-1-0300 MI Policy Form: LS-CI-0001 MI



Blue Cross Blue Shield of Michigan | lifesecond

LifeSecure Insurance Company

**Personal Accident Insurance**  
with Accidental Death Benefit

To complement your Blue Cross Blue Shield of Michigan medical plan

LS-AC3-0300 MI 05/20 Policy form series: LS-AC-0003 MI Generation 3.0

# COMBO QUOTES & APPLICATION; THE SIMPLICITY OF DOING BUSINESS WITH LIFESECURE



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**Atlas Tractor Co**  
Nicole Butterfield, age 35 years  
State: MI

Total: \$42.28/month

## Accident Insurance \$20.08/month

Self-only  
[edit]

☒ **Select**

Target Annual Benefit Bank:

\$ | 2,500 (\$100 increments)

\$2,500 ↓  ↑ \$15,000

Deductible: \$100

LS-AC-0407-I ST 02/18 E01

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## Critical Illness Insurance \$11.00/month

Self-only  
[edit]

☒ **Select**

Benefit Amount

☒ \$10,000

☐ \$15,000

☐ \$20,000

Other Benefits Included:

- [Return of Premium](#)

LS-CI-0407-W ST 02/18 E01

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## Hospital Recovery Insurance \$11.20/month

Self-only  
[edit]

☒ **Select**

Target Daily Benefit Amount:

\$ | 100 (\$10 increments)

\$100 ↓  ↑ \$900

Optional Benefits:

☐ [Emergency Room & Ambulance Rider](#)

\$5.69/month

☐ [Major Diagnostic Exam Rider](#)

\$9.00/month

☐ [Rehabilitation Facility Rider](#)

\$0.09/month

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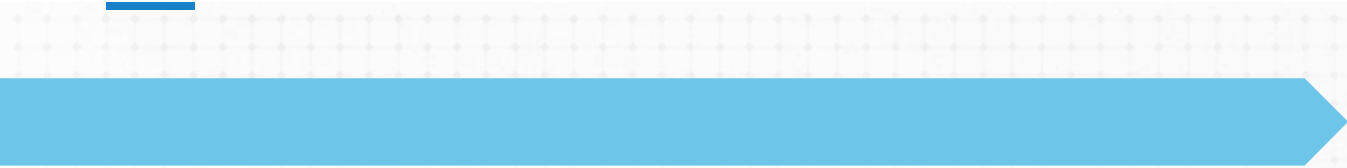
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“It is unethical to sell someone something they do not need, but it is also unethical to not sell someone something they do need.”

*Jody Williamson*





## QUESTIONS



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan