



ManhattanLife

*Standing By You. Since 1850.<sup>TM</sup>*

Affordable Choice  
Enhancements



Greg Loerzel, Marketing Director

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*"Your clients are looking for affordable health plans*

*... We have many!"*

# Our Story



- One of America's oldest insurance companies (est. 1850)
- Independent & privately held for 173 years
- Privately held by the Harris family, no stockholders to answer to 1<sup>st</sup> before agents & policyholders
- Tremendous financial strength & continually growing
- Nationwide independent agents & licenses to sell into every state & U.S. territory.
- No H.O. internal sales competing against agents (you)
- Broad, diverse portfolio of insurance & investments Core values of reliability, fairness & respect for partnership



# This is the Standard Analytical Services report comparing Manhattan Life to the 25 largest insurance companies in America



## Factual Analysis of Significance

Standard Analytical Service, Inc. is independent of any insurance company or companies, and does not sell any kind of insurance. The financial reports and comparisons, reprints of which are paid for by the companies, are based on statutory financial statements on file with state insurance departments.

This report should not be interpreted as an analysis of the value of a capital stock company, nor is it intended to imply that the company featured will be as successful or is better than the companies making up the aggregate averages, nor is it a recommendation or analysis of the specific policy provisions, rates or claims practices of the organization featured. Its use for all companies, stock, mutual or fraternal, is intended to serve as a guide with respect to the current statutory financial statements on file with the state insurance departments where they are available for public inspection.

**Standard Analytical Service, Inc.**  
5960 Howdershell Road, Suite 101  
St. Louis, MO 63042

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## Basic Significant Factors – As of December 31, 2018 Derived from the Annual Statement

(The 25 Companies listed below are 25 of the largest in Accident and Health premiums earned.)

### SOLVENCY

A wide margin of Assets over Liabilities can be a significant safety factor. This indicates financial soundness and a company's ability to meet all obligations as they become due.

**Assets for each \$100 of Liabilities as of Dec. 31, 2018**

ALLSTATE LIFE INS. CO. IL	\$113.02
AMERITAS LIFE INSURANCE CORPORATION, NE	\$107.47
AXA EQUITABLE LIFE INS. CO., NY	\$104.15
BANKERS LIFE AND CASUALTY COMPANY, IL	\$107.71
CONNECTICUT GENERAL LIFE INS CO, CT	\$140.51
GUARDIAN LIFE INS. CO. OF AMERICA, NY	\$113.98
JOHN HANCOCK LIFE INS. CO. (USA), MI	\$104.20
LINCOLN NAT LIFE INS CO, IN	\$103.51
MASSACHUSETTS MUTUAL LIFE INS. CO., MA	\$106.85
METROPOLITAN LIFE INS CO, NY	\$103.02
MIDLAND NATIONAL LIFE INS. CO., SD	\$106.57
MINNESOTA LIFE INS. CO., MN	\$106.52
NATIONWIDE LIFE INS CO, OH	\$105.17
NEW YORK LIFE INS CO, NY	\$113.21
NORTH AMERICAN CO. FOR LIFE AND HEALTH INS., IA	\$108.70
OHIO NATIONAL LIFE INS. CO., OH	\$103.63
PACIFIC LIFE INS CO, NE	\$108.12
PENN MUTUAL LIFE INS CO, PA	\$109.66
PROTECTIVE LIFE INS CO, TN	\$118.12
PRUDENTIAL INS CO OF AMERICA, NJ	\$104.11
RELIASTAR LIFE INSURANCE COMPANY, MN	\$108.78
RIVERSOURCE LIFE INS CO., MN	\$103.46
STATE FARM LIFE INS CO, IL	\$118.16
SYMETRA LIFE INSURANCE COMPANY, IA	\$105.95
TRANSAMERICA PREMIER LIFE INS CO, IA	\$104.30

**MANHATTAN COMPANIES \$234.28**

**AVERAGE 25 LARGEST COMPANIES \$106.41**

### LIQUID ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities: A high ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise.

**MANHATTAN COMPANIES \$195.43**

**AVERAGE 25 LARGEST COMPANIES \$45.89**

### SURPLUS FUNDS PER \$1000 LIABILITIES ON CURRENT INSURANCE:

A substantial surplus ratio may indicate a company's additional stability and financial strength.

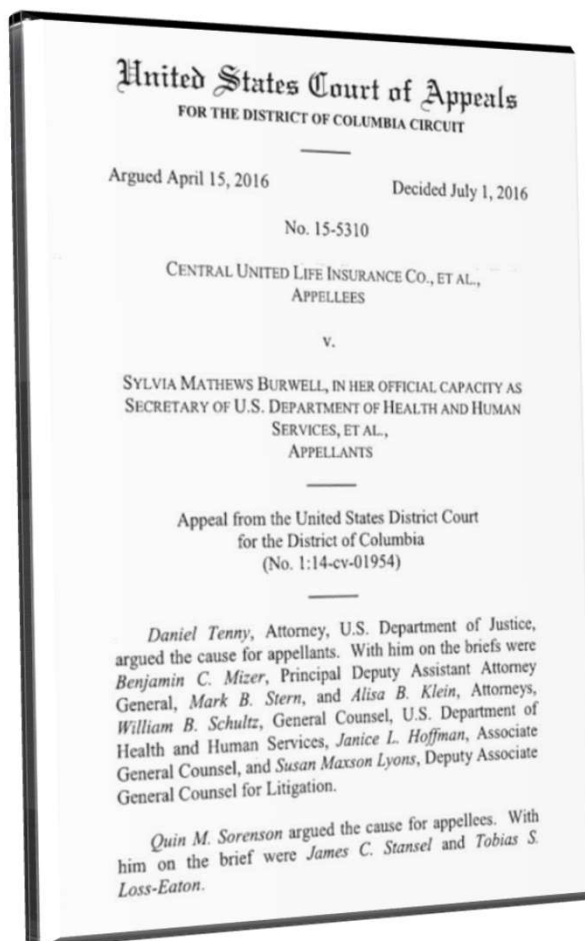
**MANHATTAN COMPANIES \$36.89**

**AVERAGE 25 LARGEST COMPANIES \$ 8.76**

### FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2018

Admitted Assets	\$2,536,703,000
Policy Reserves	\$2,247,913,000
Total Liabilities	\$2,383,031,000
Gross Surplus (Incl. Capital, if any)	\$153,672,000

# What's on our Resumé...



- ManhattanLife is the reason the Hospital Indemnity Market still exists.

# Affordable Choice Plan Highlights



- No Deductibles, Copays or Coinsurance. 1<sup>st</sup> dollar immediate benefits for everything
- \$80,000/person/yr. of Radiation, Chemotherapy & Immunotherapy
- Comprehensive coverage; \$5 million lifetime benefit per person
- \$9K hosp. room & board 1<sup>st</sup> day, \$6K each additional day to \$1M per year / person
- Surgical schedule is 300% of Medicare Physicians Schedule for Surgery (beats ACA)
- (10) \$200 Doc Office visits/yr. with carryover to next yr. (Chiro & Acupuncture included)
- Rx, lab, preventive, therapy, immunizations & allergy shots included (\$8,000/person/year)
- Unlimited Free Teledoc (Virtual Physician); Rx right over the phone.
- First Health network (Aetna/CVS) with over 85% Hospital & Doctor participation nationally





- Health Advocate: Bill negotiator & Patient advocacy services starting at \$400 including dental
- Green Imaging provides added discounts for: MRI, X-ray, CT, Mammography, PET, Ultrasound, and others
- No waiting periods like some Indemnity & STM plans, all benefits begin on eff. Date
- Any effective date & draft and premium draft date: 1<sup>st</sup>-28<sup>th</sup> of the month
- Typically ½ the cost of a \$7500 Ded. ACA plan and lower cost than a \$5000 Ded. STM  
Enhanced Elite Plan: Ages 18-29: \$130 Single; \$416 Family Ages 50-64: \$279 Single; \$714 Family
- Male & Female rates are the same; No increase in rates for tobacco usage
- Same Brochure & Rates for almost all States makes for quick quotes over the phone
- Continuous coverage with stable rates from one year to the next (Unlike STM & ACA) **Your original rate locks in!**
- Simplest E-app with no waiting for e-mail signature, mother's maiden name & done!
- Pre-existing conditions covered after 1<sup>st</sup> year (Unlike STM)
- Type 2 non-insulin Diabetics accepted
- Child only coverage available as young as 6 weeks old (after 6 week exam)

## AFFORDABLE CHOICE PLAN COMPARISON

### Surgical and Hospitalization Benefits

Life

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
<b>Inpatient Hospital Confinement</b> (per Inpatient Day)		\$6,000	\$4,000	\$3,000	\$2,000
<b>Building Benefit Injury Reimbursement</b> Inpatient Hospitalization Benefits increase 25% each year, years 2-5, for injury-related hospital stays. (per day)	Year 2	\$7,500	\$5,000	\$3,750	\$2,500
	Year 3	\$9,000	\$6,000	\$4,500	\$3,000
	Year 4	\$10,500	\$7,000	\$5,250	\$3,500
	Year 5	\$12,000	\$8,000	\$6,000	\$4,000
<b>Hospital Admission Benefits</b> (for the first Inpatient Day per calendar year)		\$3,000	\$2,000	\$1,000	\$1,000
<b>Emergency Room</b> (Per day/calendar year maximum)		\$300/2 CY	\$300/2 CY	\$250/1 CY	\$250/1 CY
<b>Urgent Care</b> (Per day/calendar year maximum)		\$300/4 CY	\$300/4 CY	\$250/2 CY	\$250/2 CY
<b>Surgery Benefit</b> Daily surgical benefits for both inpatient and outpatient surgery. The reimbursement schedule for 1 unit is similar to what is payable under the Medicare Physician Fee Schedule for surgeries. (Maximum \$50,000 benefit per calendar year)		3 X the policy fee schedule	2.5 X the policy fee schedule	2 X the policy fee schedule	1 X the policy fee schedule
<b>Ambulatory Surgical Benefit</b> If outpatient surgery is performed in an Ambulatory Surgical Center or Outpatient Hospital facility, the benefits payable include the surgical and anesthesia benefits in addition to per day ambulatory/outpatient facility benefit.		\$3,000	\$2,500	\$2,000	\$1,000
<b>Daily Assistant Surgeon Benefit</b>		Pays 20% of the eligible surgical benefit			
<b>Daily Anesthesiologist Benefit</b>		Pays 25% of the eligible surgical benefit			

Doctor's Office Visit with Rollover (Per day/per calendar year)	\$200/10 days	\$175/10 days	\$125/8 days	\$75/6 days
	Rollover provision allows five-visit carryover per policy year.			
Prescription Benefit (Per Day)	\$75	\$50	\$50	\$25
Outpatient Medical Benefits Preventative Services: (per service)	Colonoscopy	\$600	\$600	\$500
	Pap	\$300	\$300	\$250
	PSA	\$300	\$300	\$250
Laboratory Services: (per day)	Surgical Pathology	\$300	\$300	\$200
	Other Laboratory Services	\$50	\$50	\$50
Therapy Services: (per day for physical, occupational, speech)	\$75	\$75	\$50	\$50
Radiology Services: (per day: MRI/PET scan/ CT scan/mammogram/other radiology tests)	\$700/\$700/ \$700/\$300/\$250	\$600/\$600/ \$600/\$300/\$250	\$500/\$500/ \$500/\$250/\$200	\$300/\$300/ \$300/\$250/\$200
Calendar year limit for all Outpatient Benefits	\$8,000	\$6,000	\$4,000	\$4,000
Ground and Air Ambulance Limit of 2 daily benefits per calendar year for all ambulance transportation (per day*)	\$150 Ground Ambulance \$1,500 Air Ambulance			
Allergy Shots and Immunization** (child only) (per day allergy shots/immunizations)	\$10/\$25			
Cancer Benefit Pays for Radiation, Chemotherapy, & Immunotherapy (per day/40 days per calendar year)	\$2,000	\$2,000	\$1,000	\$1,000
Inpatient Hospital Confinement/ Building Benefit Injury Reimbursement	\$1,000,000 calendar year limit			
Prescription Benefit	\$750 calendar year maximum			
Allergy Shots and Immunization	\$100 calendar year maximum			
Lifetime Maximum	\$5,000,000			



# Dare to compare.....



Is your client ...

- A smoker,
- Female,
- Or in a "mature" age band...

**If so, you may be throwing your client's money away.**

With ManhattanLife, regardless of ...

- Smoking status,
- Gender,
- Or age group...

**Your client will have additional money, allowing them to stack multiple products.**

Don't risk losing your client by putting them with a company that has age banded rates that go up every year.

AFFORDABLE CHOICE MONTHLY PREMIUMS

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Ages 18 - 29	Individual	\$172.43	\$130.06	\$101.92	\$75.67
	Individual and Spouse	\$340.04	\$255.27	\$198.98	\$146.43
	Individual and Child(ren)	\$373.97	\$271.93	\$208.13	\$151.06
	Individual and Family*	\$569.05	\$416.46	\$319.64	\$232.08
Ages 30 - 39	Individual	\$217.88	\$164.28	\$126.02	\$94.83
	Individual and Spouse	\$430.97	\$323.76	\$247.23	\$184.78
	Individual and Child(ren)	\$419.42	\$306.15	\$232.23	\$170.22
	Individual and Family*	\$659.85	\$484.84	\$367.80	\$270.38
Ages 40 - 49	Individual	\$259.43	\$195.87	\$148.06	\$112.46
	Individual and Spouse	\$513.92	\$386.78	\$291.14	\$219.94
	Individual and Child(ren)	\$460.97	\$337.75	\$254.27	\$187.85
	Individual and Family*	\$742.93	\$548.00	\$411.83	\$305.61
Ages 50 - 64	Individual	\$367.21	\$278.76	\$205.02	\$158.46
	Individual and Spouse	\$729.52	\$552.62	\$405.12	\$311.99
	Individual and Child(ren)	\$568.77	\$420.65	\$311.23	\$233.86
	Individual and Family*	\$958.35	\$713.69	\$525.68	\$397.57
	Child Only*	\$183.38	\$129.09	\$96.68	\$68.62

\* Family rates include up to four children. Additional children are charged the Child rate.

# How you save with Affordable Choice



Clients can stretch benefits farther with the First Health® Network.

The network card tells Doctor's and Hospitals that the insured is a network member who has instant access to:

- More than 810,000 physicians and healthcare professionals.
- Over 1.5 million service locations across all 50 states.
- More than 5,900 Hospitals
- Over 125,000 ancillary facilities.
- Network doctors carefully selected to promote **quality** outcomes.
- No paperwork to fill out as network doctors and hospitals file claims for the client.

By visiting [www.firsthealthbp.com](http://www.firsthealthbp.com) 24 hours a day, 7 days a week clients can find in network doctors, hospitals or any other care professional with access to the most detailed provider directory available.

Or call 1-800-226-5116 to reach a First Health Customer Service Specialist to assist in locating network providers.

# How you save with Affordable Choice



## Low Cost Diagnostic Imaging



ManhattanLife has contracted with Green Imaging to provide diagnostic imaging services to you at a significantly discounted rate.

### SERVICES

- MRI (Closed & Open)
- Mammography
- CT
- DXA
- PET/CT
- X-Ray
- Ultrasound
- Other
- Nuclear Medicine

For these services, you will not file with your insurance company. Instead, you'll pay for your procedure in advance (your price will include both the exam fee AND the radiologist fee) and receive a voucher for service.

### HOW IT WORKS

- Your doctor has given you an order for diagnostic imaging services.
- Contact Green Imaging: TEXT: 713.524.9190; CHAT: [greenimaging.net](https://greenimaging.net); CALL: 844.968.4647
- Green Imaging will quote your discounted price, schedule your procedure, take payment and send you a voucher for service.
- At your appointment, show your voucher instead of your insurance card.
- You will have no co-pay and will receive no additional bills after your exam
- Submit claim for reimbursement. FAX: 713.821.6518; MAIL: ManhattanLife, Claims Department - P.O.Box 925309, Houston, TX 77292-5309; UPLOAD: Online Portal
- The report from your exam will be sent to your primary care physician.



Improving access to quality care while reducing costs to members.

Teladoc is a modern day house call with immediate access to a network of board-certified physicians. Physicians are available anytime, anywhere for personalized, secure, web or phone-based consultation that includes diagnosis and treatment of medical issues.

**Members can use 24/7 Physician Consultations:**

- For common, acute conditions that can be treated without a face-to-face visit.
- From anywhere - at home, at work or on the road.
- After hours - during the evening, on weekends or holidays.
- When they cannot reach their primary care physician.

**Product Highlights:**

- Convenient, timely consultations available to members anytime.
- Reduces claims costs for benefit plans and saves members time and out-of-pocket costs.
- Offers a fast, affordable alternative for minor medical problems and health issues.
- All physicians are licensed, board certified and based in the U.S.
- Visit Fee is \$0.00

For more information go to  
Online: [www.teladoc.com](http://www.teladoc.com)  
Mobile App (App Store and Google Play):  
[www.teladoc.com/mobile](http://www.teladoc.com/mobile)  
or call  
1-800-Teladoc (835-2362)



Health Advocacy offers you expert assistance with a wide range of healthcare and insurance-related issues

**Support for every type of medical condition**

- Explain health conditions, diagnoses and treatments, research treatment options
- Answer questions so you can make the right choices for your care

**Coordinate medical care and additional services**

- Facilitate any necessary pre-authorizations and coordinate benefits
- Provide in-hospital support and arrange post-discharge services and care
- Research and locate eldercare services

**Research and arrange second opinions and tests**

- Identify and connect you with leading specialists and Centers of Excellence
- Arrange for the transfer of medical records, lab results and X-rays

**Take the hassle out of healthcare**

- Find the right in-network doctors and make appointments
- Review medical bills to find errors or duplicate charges; resolve claims and billing issues

**Medical Bill Saver**

It can be overwhelming to receive a large bill for medical or dental care. Health Advocate's Medical Bill Saver service can help. Our skilled negotiators can help lower your out-of-pocket costs on bills that are not covered by insurance.

- Send us your medical or dental bill of \$400 or more and we'll contact the provider on your behalf to negotiate a discount on the amount due\*

**RX Shopper**

Rx Shopper can reduce your prescription costs by helping you find the lowest prices for your medications.

- Download and print your card, then bring it with you when filling your prescription to save up to 85%

**We support the whole family**

Health Advocate services are available to you as the primary policy holder, your spouse/partner, dependents, parents and parents-in-law.

Quickly reach us by phone, email and secure messaging

By phone: 866.969.3435

Email: [Answers@healthadvocate.com](mailto:Answers@healthadvocate.com)

Web: [www.healthadvocate.com/members](http://www.healthadvocate.com/members)

\*Health Advocate will attempt to negotiate with providers on claim balances where allowed by states. Best attempts to reduce balances are made but specific percentage results are not guaranteed.



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# How you save with Affordable Choice



## **Rxedo Prescription Benefit Partner:**

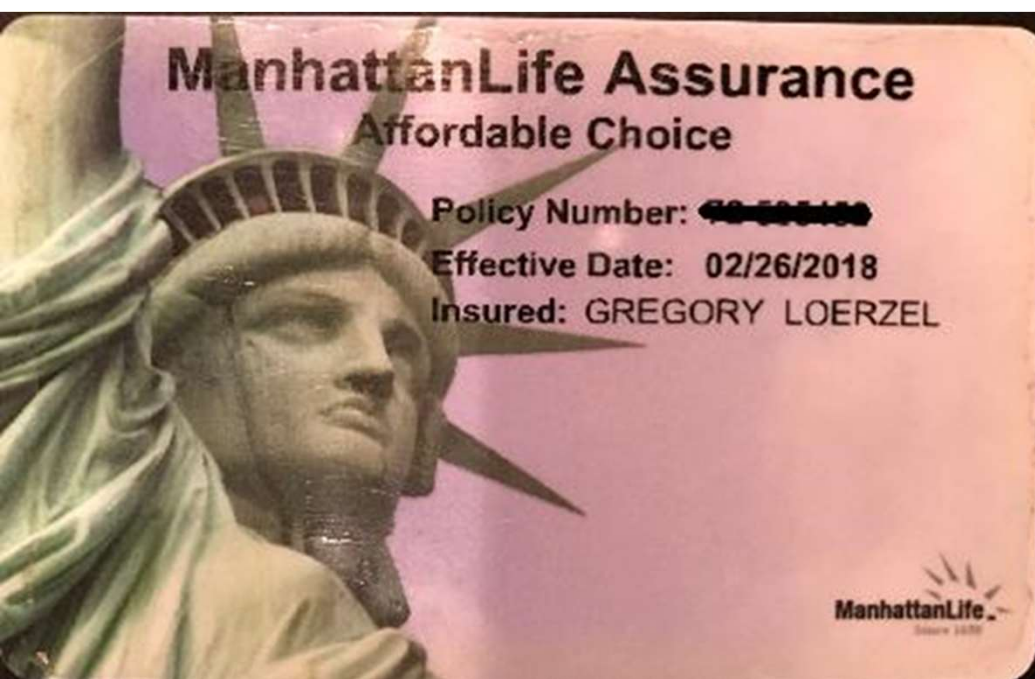
- Discounts to 80%
- Completely free to use
- Accepted at over 67,000 pharmacies nationwide
- Discounts on over 10,000 medications

How much can clients save with Rxedo?

The average savings is over 65% per prescription.

Using their Drug Pricing tool at [www.findlowrx.com](http://www.findlowrx.com) provides a list of pharmacies in your chosen zip code sorted from least to most expensive.

*If you believe in it, you have it for yourself.  
...and I do!*



# DVH Select Product Highlights!



- Multiple Annual Policy Maximums to choose from:  
(vary by state approval)

❖ \$1000 max

❖ \$1500 max

❖ \$3000 max

✱ New \$5000 max

- Eligibility:

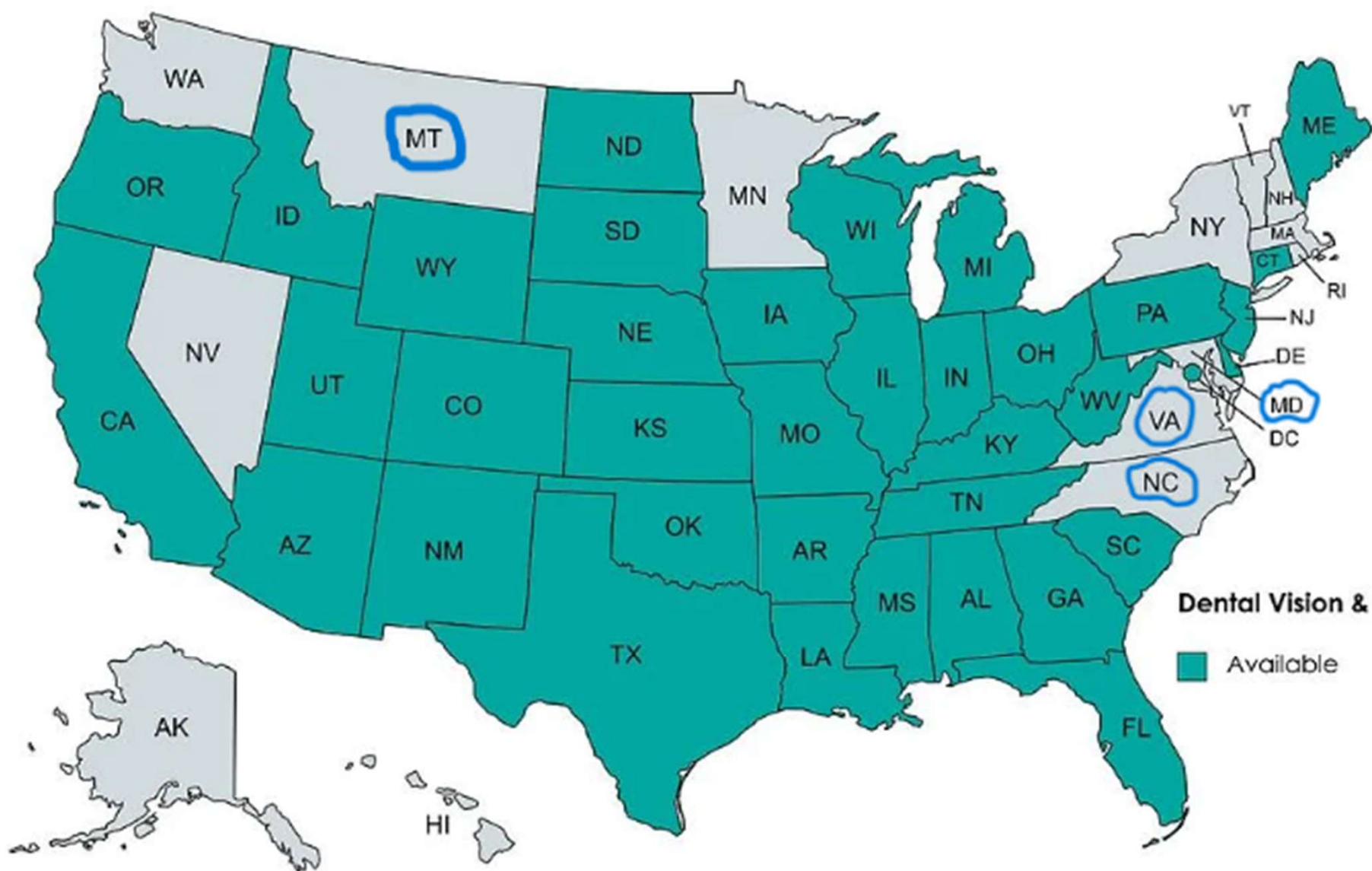
❖ Ages 18 - 99

- Policy Deductible

❖ Pick your deductible amount from \$0 or \$100 per person (does not apply to preventative services)

- Pick your Dentist ( no mandated networks)

- No waiting periods for Dental Services  
(except Orthodontia)



**Dental Vision & Hearing Select**

 Available



		In-Network	Out-of-Network
<b>Preventive Services</b> <ul style="list-style-type: none"> <li>Dental Exams; 2 per year</li> <li>Cleanings; 2 per year</li> <li>Bitewing X-Rays; 2 per year</li> <li>Flouride treatment is for age 16 and under; 2 visits per year</li> </ul>		100% of contracted rate	80% of UCR
<b>Basic Services</b> <ul style="list-style-type: none"> <li>Limited Oral Evaluation</li> <li>Diagnostic Consultation</li> <li>Emergency Palliative Treatment</li> <li>Panoramic X-Ray</li> <li>Periapical X-Ray</li> <li>Periodontal Non-Surgical Service</li> <li>Basic Restorative Service</li> <li>Filling</li> <li>Basic Oral Surgery</li> <li>Periodontal Service</li> <li>Non-Surgical Extraction</li> </ul>		65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
<b>Major Services</b> <ul style="list-style-type: none"> <li>Major Restorative Service</li> <li>Inlay/Onlay/Crown</li> <li>Endodontic Service</li> <li>Periodontal Service</li> <li>Prosthodontic Service</li> <li>Implants <sup>2</sup></li> </ul>		20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
<b>All Other Medically Necessary Services</b> <i>(services not listed above)</i>		20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
<b>Orthodontia <sup>1</sup></b> <ul style="list-style-type: none"> <li>Straightening of teeth (for all ages)</li> <li>Lifetime max \$1,500 <sup>2</sup></li> </ul>		Year 1 - N/A Year 2+ - 50%	N/A



Vision Rider		
Vision Rider	<b>Vision Services</b> <ul style="list-style-type: none"> <li>• Eye Exam</li> <li>• Single Lenses</li> <li>• Trifocal Lenses</li> </ul>	60% of UCR 1st yr. 70% of UCR 2nd yr. 80% of UCR thereafter 1 per year
	<ul style="list-style-type: none"> <li>• Refraction</li> <li>• Bifocal Lenses</li> <li>• Progressive Lenses</li> </ul>	
	<ul style="list-style-type: none"> <li>• Eyeglass Frame <sup>3</sup></li> <li>• Contact Lenses</li> </ul>	\$200 maximum per year
	• Anti-Reflective Lenses	\$45; 1 per year
	• Polycarbonate Lenses	\$40; 1 per year
	• Contact Lens Fitting Fee	\$15; 1 per year
Hearing Rider		
Hearing Rider	<b>Hearing Services</b> <ul style="list-style-type: none"> <li>• Hearing Exam</li> <li>• Hearing Aid and Necessary Repairs or Supplies <sup>1</sup></li> </ul>	\$750 maximum <i>(per ear, per year)</i>

# Rates



\$3,000 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$35.26				3 - 17	\$32.30			
18 - 39	\$36.45	\$72.89	\$89.33	\$134.59	18 - 39	\$32.65	\$65.29	\$81.09	\$121.81
40 - 54	\$46.97	\$93.95	\$131.21	\$160.94	40 - 54	\$42.34	\$84.68	\$119.08	\$146.04
55 - 64	\$50.49	\$100.98	\$122.13	\$148.57	55 - 64	\$45.78	\$91.56	\$111.12	\$135.16
65 - 74	\$53.78	\$107.56	\$106.18	\$125.19	65 - 74	\$48.90	\$97.81	\$96.61	\$113.95
75 - 99	\$57.86	\$115.73	\$110.05	\$124.54	75 - 99	\$52.42	\$104.84	\$99.74	\$112.91

\$5,000 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$39.25				3 - 17	\$34.82			
18 - 39	\$39.87	\$79.73	\$98.75	\$148.43	18 - 39	\$35.75	\$71.50	\$87.98	\$132.44
40 - 54	\$51.54	\$103.08	\$144.87	\$177.66	40 - 54	\$46.51	\$93.02	\$129.77	\$159.18
55 - 64	\$55.53	\$111.06	\$134.88	\$164.06	55 - 64	\$50.41	\$100.83	\$121.51	\$147.84
65 - 74	\$59.30	\$118.60	\$117.17	\$138.22	65 - 74	\$53.99	\$107.98	\$106.45	\$125.39
75 - 99	\$63.91	\$127.81	\$121.58	\$137.62	75 - 99	\$57.97	\$115.95	\$110.18	\$124.65

VISION RIDER				
Age	Individual	Individual + Spouse*	Individual + Child(ren)	Family
3 - 17	\$2.99			
18 - 39	\$3.81	\$7.61	\$9.50	\$14.50
40 - 54	\$8.16	\$16.31	\$13.25	\$22.48
55 - 64	\$8.70	\$17.40	\$12.89	\$22.48
65 - 74	\$10.15	\$20.30	\$11.35	\$21.75
75 - 99	\$10.15	\$20.30	\$11.35	\$21.75

HEARING RIDER				
Age	Individual	Individual + Spouse*	Individual + Child(ren)	Family
3 - 17	\$1.01			
18 - 39	\$0.67	\$1.33	\$2.59	\$3.67
40 - 54	\$1.33	\$2.67	\$3.47	\$5.25
55 - 64	\$2.50	\$5.00	\$3.88	\$6.67
65 - 74	\$3.50	\$7.00	\$3.91	\$7.50
75 - 99	\$4.17	\$8.33	\$3.82	\$7.92



# New Brand...New Website



[FILE A CLAIM](#) [CONTACT](#) [SEARCH](#)

[INDIVIDUALS & FAMILIES](#) | [SENIORS](#) | [EMPLOYERS](#) | [PRODUCERS](#) | [PROVIDERS](#) | [WHY US](#) | [ABOUT US](#) | [MORTGAGES](#)

[LOGIN](#)

Standing by you in the  
pursuit of health, wealth,  
and security for life.



For Agent's Use Only

## Custom Link and Landing Page Settings

### Your current 2.0 Link:

<https://direct.manhattanlife.com/#/link/VIPagents>

### Customize your current 2.0 Link:

### Email

VIPagents

greg@vipagents.net

### Agent Name

### Address

Greg

Address 1

Middle Name

Address 2

Loerzel

Delray Beach

### External Website

Florida

<http://www.vipagents.net>

33483

**External Website**

Florida

http://www.vipagents.net

33483

**Company Name**

Visionary Insurance Partners

**Phone Number**

(610) 331-6627

**Current Logo**



**Current Profile Image**



## Individual Health Insurance Options



### **Greg Loerzel**

Visionary Insurance Partners  
Delray Beach, Florida 33483

(610) 331-6627

<http://www.vipagents.net>

[greg@vipagents.net](mailto:greg@vipagents.net)

Welcome to your 3 Step Self Enrollment Process  
Simply Click the Button Below to

Start Your Quote

With Your Product



# ManhattanLife

ManhattanLife<sup>™</sup>  
Since 1850.



Visionary Insurance Partners  
Delray Beach, Florida 33483  
(610) 331-6627  
<http://www.vipagents.net>  
[greg@vipagents.net](mailto:greg@vipagents.net)

Welcome to your 3 Step Self Enrollment Process  
Simply Click the Button Below to

Start Your Quote  
Pick Your Product  
Begin Your Enrollment

[Start Your Quote](#)



**Greg Loerzel**  
Visionary Insurance  
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(610) 331-6627  
<http://www.vipagents.net>  
[greg@vipagents.net](mailto:greg@vipagents.net)



# ManhattanLife

 Restart



Accident  
Insurance



Dental, Vision  
and Hearing  
Insurance



Out-of-Pocket  
Protection  
Plan



Affordable  
Choice



First Choice Series

View Our  
Products and  
Available  
Plans



State

Birthdate

Applicant Details

Policy Dependents

Effective Date

**Products**

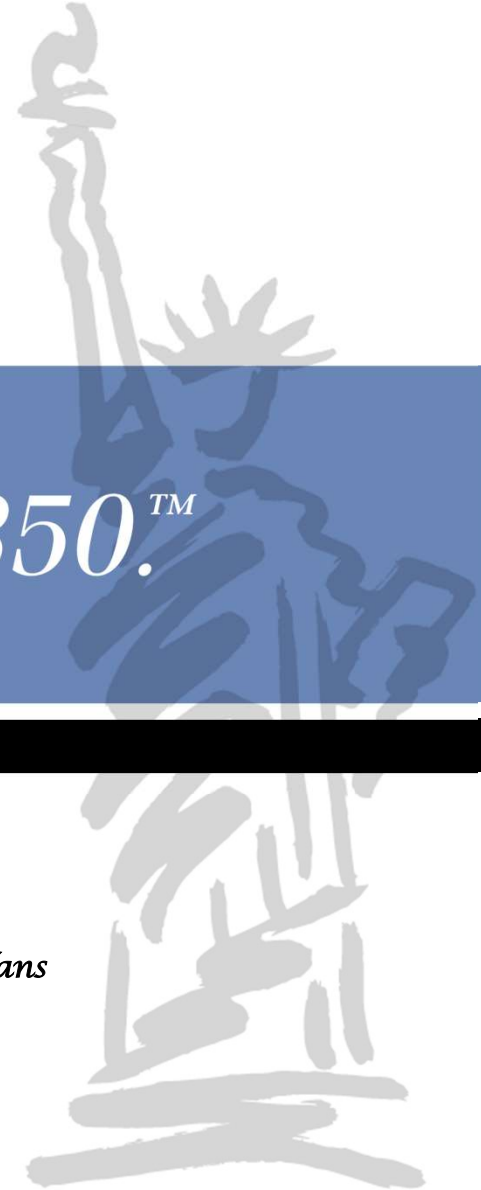
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**Greg Loerzel, Marketing Director**

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