

Q2 Agent Playbook

agentpipeline
AN INTEGRITY COMPANY

Table of Contents

Medicare Supplement

- Medicare Supplement Product Availability Chart 4
- Medicare Supplement GI/SE Commission Chart 5
- Medicare Supplement Application Signature Options 6
- Medicare Supplement Special Enrollment Rules 7

Carrier Playbooks

- ACE Med Supp 11
- Aflac Med Supp 15
- Cigna Med Supp 20
- Humana Achieve 21
- INA Med Supp 25
- Liberty Bankers Med Supp 29
- ManhattanLife Med Supp 32
- Mutual Med Supp 36
- Wellabe Med Supp 38
- WoodmenLife Med Supp 42

Ancillary

Cancer, Heart & Stroke

- Cancer, Heart & Stroke Availability Chart 48
- ManhattanLife Lighthouse Series Cancer, Heart & Stroke 49
- United Healthcare Cancer, Heart & Stroke 50

Critical Illness

- Wellabe Critical Illness 52

Dental, Vision, Hearing

- Dental Availability Chart 53
- ManhattanLife Lighthouse Series Dental, Vision and Hearing Select . . . 54
- Mutual of Omaha Dental 55
- United Healthcare Dental 56
- Wellabe Dental 57

Final Expense

- ManhattanLife Lighthouse Final Expense 58

Hospital Indemnity

- Hospital Indemnity Availability Chart 60
- American Home Life IdealFlex Series Hospital Indemnity 61
- Bankers Fidelity Vantage Flex Plus Hospital Indemnity 63
- Guarantee Trust Life Hospital Indemnity 65
- ManhattanLife Lighthouse Series Hospital Indemnity Select 66
- United Healthcare Hospital Indemnity 67
- Wellabe Hospital Indemnity 68

Short Term Care

- STC Product Availability Chart 69
- ManhattanLife Home Health Care Select 70
- ManhattanLife Omniflex Short Term Care 71
- Wellabe Short Term Care 72

Medicare Supplement

Medicare Supplement Product Availability Chart

		ACE	Aflac	Cigna	Humana Achieve	INA	Liberty Bankers	Manhattan	Mutual	Wellabe	WoodmenLife
Alabama	**AL**		•	•		•	•		•		•
Alaska	**AK**			•		•			•		
Arizona	**AZ**		•	•	•	•	•	•	•	•	•
Arkansas	**AR**		•	•	•	•	•		•		•
California	**CA**		•	•		•		•	•	•	
Colorado	**CO**		•	•		•			•	•	•
Connecticut	**CT**			•					•		
Washington, DC	**DC**			•		•			•		
Delaware	**DE**		•	•	•	•	•		•	•	
Florida	**FL**		•	•	•	•	•		•	•	•
Georgia	**GA**		•	•		•	•		•	•	
Hawaii	**HI**			•					•		
Idaho	**ID**		•	•		•			•		
Illinois	**IL**		•	•	•	•	•	•	•	•	•
Indiana	**IN**			•	•	•	•		•	•	•
Iowa	**IA**		•	•	•	•	•		•	•	
Kansas	**KS**		•	•		•	•		•	•	
Kentucky	**KY**		•	•	•	•	•		•	•	•
Louisiana	**LA**		•	•	•	•	•		•	•	•
Maine	**ME**			•		•			•		
Maryland	**MD**		•	•		•	•		•	•	
Massachusetts	**MA**										
Michigan	**MI**		•	•	•	•	•		•	•	•
Minnesota	**MN**			•		•			•		
Mississippi	**MS**		•	•	•	•	•		•		•
Missouri	**MO**		•	•		•			•	•	

		ACE	Aflac	Cigna	Humana Achieve	INA	Liberty Bankers	Manhattan	Mutual	Wellabe	WoodmenLife
Montana	**MT**		•	•	•	•			•		•
Nebraska	**NE**	•		•	•		•		•	•	
Nevada	**NV**		•	•		•	•		•		
New Hampshire	**NH**		•	•	•	•			•	•	
New Jersey	**NJ**		•	•	•	•	•	•	•	•	•
New Mexico	**NM**		•	•		•	•	•	•		
New York	**NY**								•		
North Carolina	**NC**		•	•	•	•	•	•	•	•	•
North Dakota	**ND**		•	•	•	•	•	•	•		
Ohio	**OH**		•	•	•	•	•		•	•	•
Oklahoma	**OK**		•	•	•	•	•		•		•
Oregon	**OR**		•	•					•		
Pennsylvania	**PA**		•	•	•	•	•		•	•	•
Rhode Island	**RI**		•	•		•			•		
South Carolina	**SC**		•	•	•	•	•		•	•	•
South Dakota	**SD**		•	•	•	•	•		•		
Tennessee	**TN**		•	•	•	•	•		•	•	•
Texas	**TX**		•	•		•	•		•	•	•
Utah	**UT**		•	•		•	•		•		
Vermont	**VT**		•	•		•			•		
Virginia	**VA**		•	•		•	•			•	
Washington	**WA**			•		•			•	•	
West Virginia	**WV**		•	•	•	•	•		•		•
Wisconsin	**WI**		•	•	•	•	•		•	•	
Wyoming	**WY**		•	•	•	•			•		

REV 4.2026

Medicare Supplement GI/SE Commission Chart

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

***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.

**Internal replacement states

Medicare Supplement Application Signature Options

Carrier	Q-SIG	E-SIG	VOICE-SIG
ACE	•	•	
AFLAC	•	•	
HUMANA ACHIEVE		•	•
INA	•	•	
LIBERTY BANKERS	•	•	
MANHATTANLIFE	•		
WELLABE		•	•
WOODMENLIFE	•	•	

Medicare Supplement Special Enrollment Rules

CALIFORNIA BIRTHDAY RULE:

California provides a special open enrollment period for individuals currently enrolled in Medicare supplement plans.

- 60-day enrollment period, on 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

DELAWARE BIRTHDAY RULE: (EFFECTIVE 1/1/2026)

- Signed no more than 30 days prior to and no later than 30 days after their birthday
- Plan benefits must be of equal or lesser value
- Effective date can be no more than 60 days from sign date

IDAHO BIRTHDAY RULE:

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
- The new plan may be purchased with the same issuer, or any affiliate authorized to transact business in this State
  - 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

INDIANA BIRTHDAY RULE:

- Enrollment period that begins one month before their birthday and one month after.
- Plan benefits must be of equal or lesser value
- Must start on first day of the month following the application signature date.

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:

- An individual that has an existing Medicare Supplement policy is entitled to an annual open enrollment period that lasts 63 days beginning on the individual's birthday may purchase any Medicare Supplement policy with the same issuer (same company) or any affiliate that offers benefits equal to or lesser than those provided by the previous coverage..

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.

UTAH BIRTHDAY RULE (EFFECTIVE 5/7/25):

- 60-day enrollment period, beginning on applicant's birthday
- Insurers can switch to a comparable or lower tier plan offered by same issuer as their current plan

VIRGINIA BIRTHDAY RULE (EFFECTIVE 7/1/25):

- 60-day enrollment period, beginning on applicant's birthday
- Insurers must choose the same plan as their current plan

WYOMING BIRTHDAY RULE (EFFECTIVE 6/5/25):

- 63-day enrollment period, beginning on applicant's birthday
- The applicant is eligible for any comparable or lesser Med Supp policy offered by any insurer

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**
- **Rhode Island AEP window**
- **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 $225 billion in assets and reported $57.5 billion of gross premiums written in 2023
- 94% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

PRODUCT HIGHLIGHTS

- 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 Medicare Supplement

COMMISSIONS AND PROOF OF PRODUCTION

Commissions	All Plans, Except Plans HDG & N	Plans HDG & N	ANBP
Level 4 (Standard Agent)	22%	26%	—
Level 5 (MGA)	23%	27%	$150,000
Level 6 (SGA)	24%	28%	$300,000
Level 7 (FMO)	25%	29%	$1,000,000
Level 8 (NDP)	26%	30%	$5,000,000

*Please review commission schedule for specific details.

Contact Information:

Claims/ Underwriting/ Customer Service and Commissions:
1-800-601-3372

Agent Services
866-454-0809

Supplies:
acemedicaresupplement.com

Agent Portal: www.acemedicaresupplement.com
New Business Mailing address:
Ace Property & Casualty Insurance Company
Medicare Supplement Administration
P.O. Box 10856
Clearwater, Fl 33757-8856

Overnight Address (FOR USE ON OVERNIGHT MAIL ONLY)
ACE Property & Casualty Insurance Company
17757 US HWY 19 N, Suite 660
Clearwater FL 33764

ACE HHD Requirements – 7%

ACE Medicare Supplement

MED SUPP

State		Eligibility
NE	OR	• Currently living with spouse • Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months

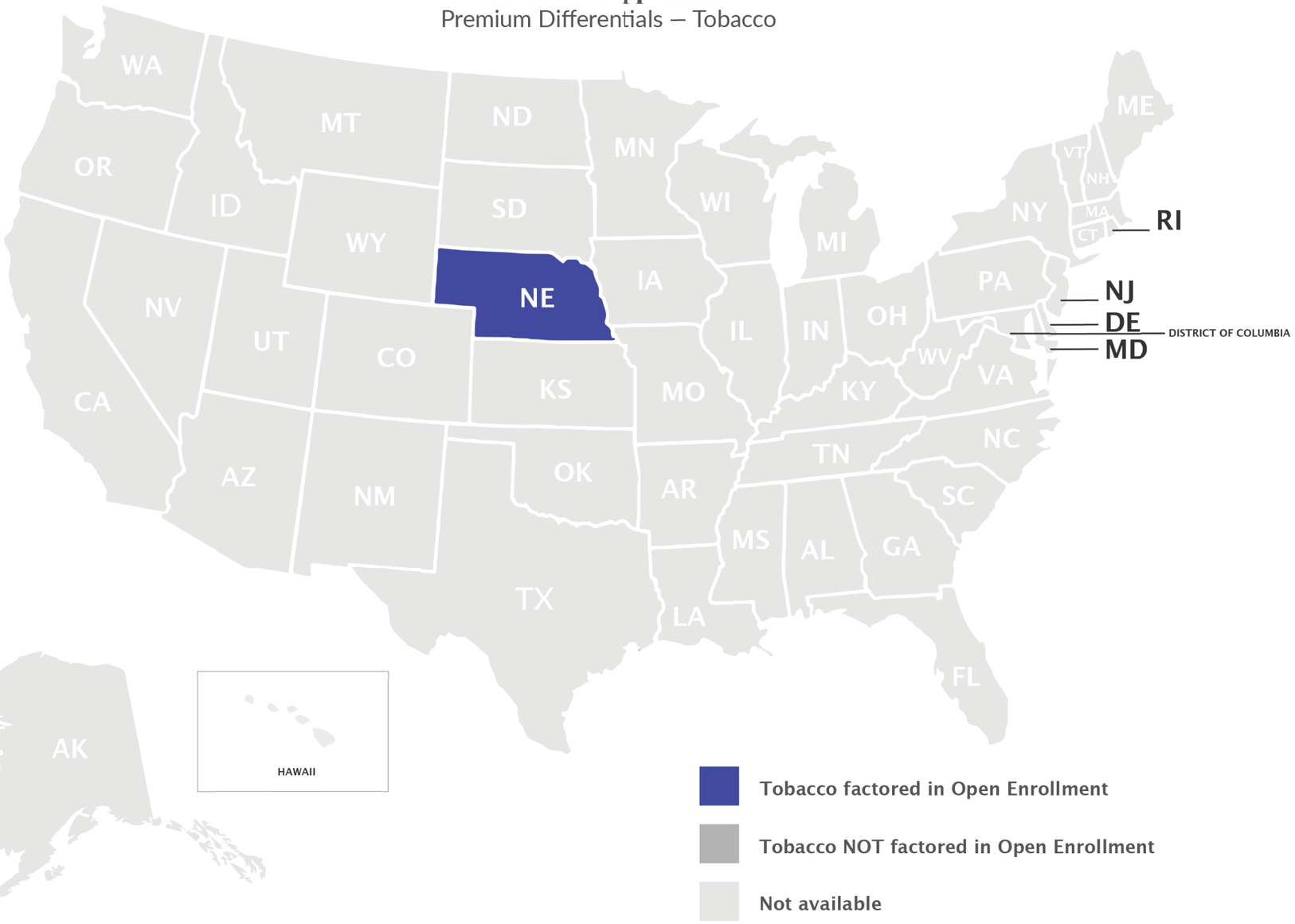
When an applicant meets the state's Household Premium Discount eligibility requirements, any existing ACE Property & Casualty Medicare Supplement policyholder(s) will be given the discount on their next policy billing cycle.

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 MED SUPP

CARRIER HIGHLIGHTS

- Aflac's brand awareness is 94% among older adults

PRODUCT HIGHLIGHTS

- 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 (see Aflac Senior Portal for details and state variations)
- Administered by Aetna Life Insurance Company

CONTRACTING

- Get started now by contacting your manager to get this product in your portfolio
- One combined contract for Final Expense and Med Supp

UNDERWRITING HIGHLIGHTS

Refer to the Aflac Medicare Supplement Underwriting Guidelines on the Aflac agent portal

- Respiratory: 2-year look-back
- Heart: 3-year look-back cardiomyopathy and A-fib
- Heart: 12-month lookback for heart attack, heart valve disorders, and artery blockage
- Cancer: 3-year look-back for internal cancers
- Stroke: 2-year look-back for stroke and transient ischemic attack
- Diabetes: coverage unacceptable if insulin dependent or if ever experiencing diabetic complications (e.g. heart attack, artery blockage, stroke)

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and is administered by Aetna Life Insurance Company. In California, Tier One Insurance Company conducts business as Tier One Life Insurance Company (NAIC 92908).

AFLAC MED SUPP

COMMISSIONS & PROOF OF PRODUCTION – IN NATIONALLY ATTAINED AGE STATES

(see commission schedules for state specific numbers)

	Plan N	All Other Plans	Proof of Production
Level 8 (Standard Agent)	26%	22%	n/a
Level 9	27%	23%	$100,000
Level 10	28%	23.5%	$150,000
Level 11	29%	24%	$250,000
Level 12	30%	25%	$500,000
Level 13	31%	26%	$1,000,000
Level 14	32%	27%	$2,500,000

*Please review commission schedule for specific details.

Contact Information:

UNDERWRITING/CLAIMS/COMMISSIONS/ CUSTOMER SERVICE

1-833-504-0336

Website
sellaflacmedsupp.com

Aflac HHD

MED SUPP

State	Eligibility
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	• 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.

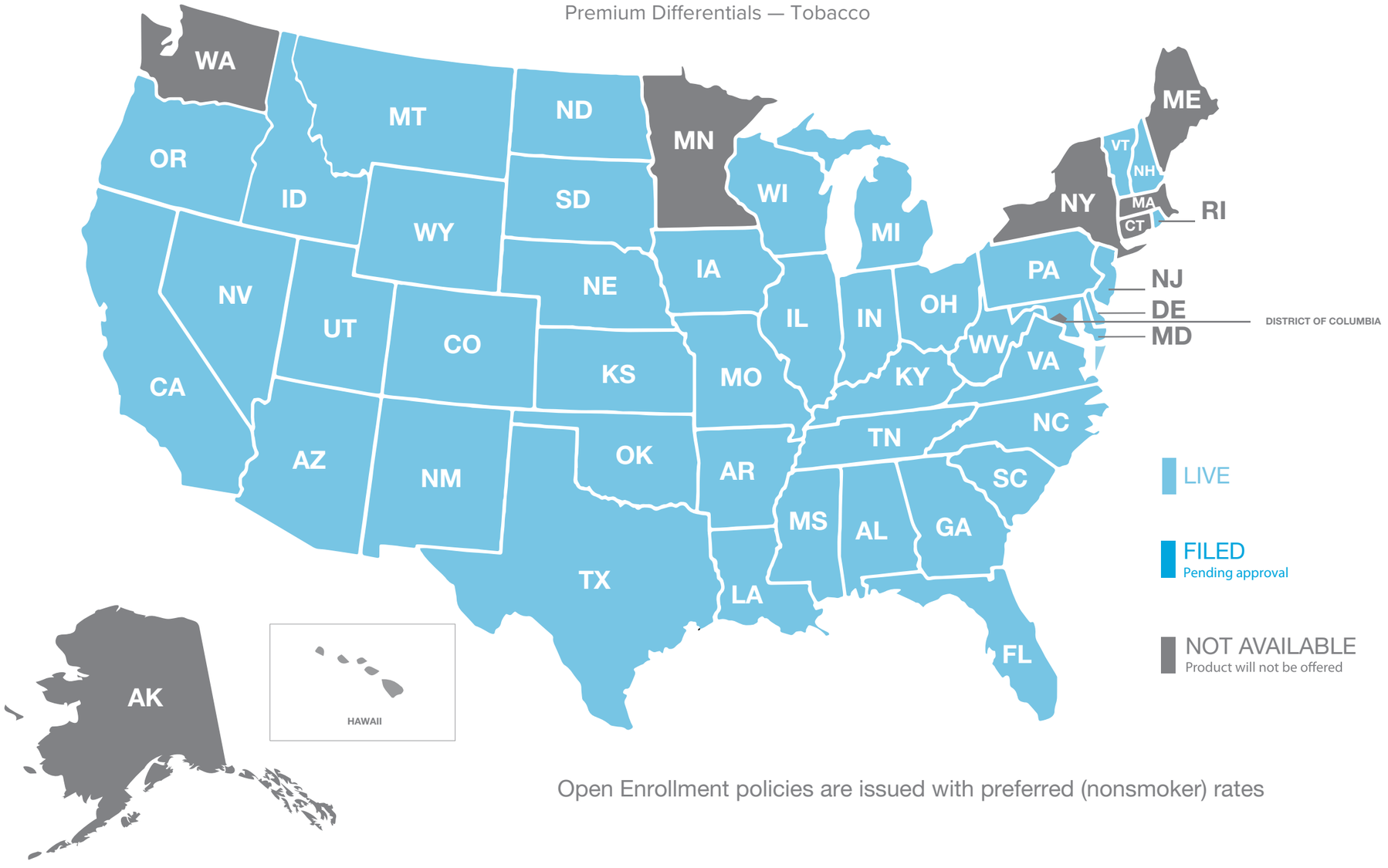
MED SUPP

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.

Aflac

Medicare Supplement

Premium Differentials — Tobacco



Open Enrollment policies are issued with preferred (nonsmoker) rates

CSB BATTLECARD
MED SUPP

CARRIER HIGHLIGHTS

- Strong Financial Ratings: S&P rating for Connecticut General Life Insurance Company (CGLIC) and Cigna Health and Life Insurance Company (CHLIC) is “A“.
- Ranked #16 on the 2024 Fortune 500 List
- Cigna is an internationally recognized brand.
- Supplemental insurance policy selections[1] for all stages of life, including valuable Critical Illness coverage and Life Insurance for customer peace of mind
- Cost-effective premiums and rates so customers can find what works best for them
- All policies are Guaranteed Renewable – ensures the policy will be there when customers need it most[2]
- Tools and services to help make it easy to quote multiple policies for your customer, and submit your business electronically
- ‘Phone Sales’ capabilities for all Cigna products, making it easy to write business in your Resident and Non-Resident licensed states!
- Our eSignature service offers customers the flexibility to use phone verification or secure PIN-based email options to sign their application.
- Fast policy issue times, with an average turnaround time of 3-5 days.
- Commissions paid daily
- Agent Resource Center representatives are available to take your call M-F, 8am – 5:30pm Central at 877.454.0923.

PRODUCT HIGHLIGHTS — MEDICARE SUPPLEMENT

- Multi-policy Household Discount
- Cigna Health Rewards Program
- Additional Member Discounts
- 4-Tier Rating Structure
- No application fee

1. Not all policies are available in all states.
2. Subject to the company’s right to increase premiums on a class basis. Not all policies are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.
3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com

Contact Information

Agent Resource Center
M-F, 8:00am – 5:30pm CT
877.454.0923

CSBAgentContracting@cignahealthcare.com

CSBIncentives@cignahealthcare.com

www.cignaforbrokers.com



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®

COMMISSIONS & PROOF OF PRODUCTION – IN NATIONALLY ATTAINED AGE STATES

(see commission schedules for state specific numbers)

	Plan N	All Other Plans	Proof of Production
Level 4 (Standard Agent)	26%	22%	
Level 5 (MGA)	27%	23%	$75,000
Level 6 (SGA)	28%	24%	$300,000
Level 7 (FMO)	29%	25%	$1,000,000
Level 8 (NDP)	31%	26%	$5,000,000

*Please review commission schedule for specific details.

Contact Information

Underwriting/Claims/Commissions/ Customer Service/Supplies
800-309-3163

Website
www.humana.com/agent/humana-agent-portal

Humana Achieve HHD Chart

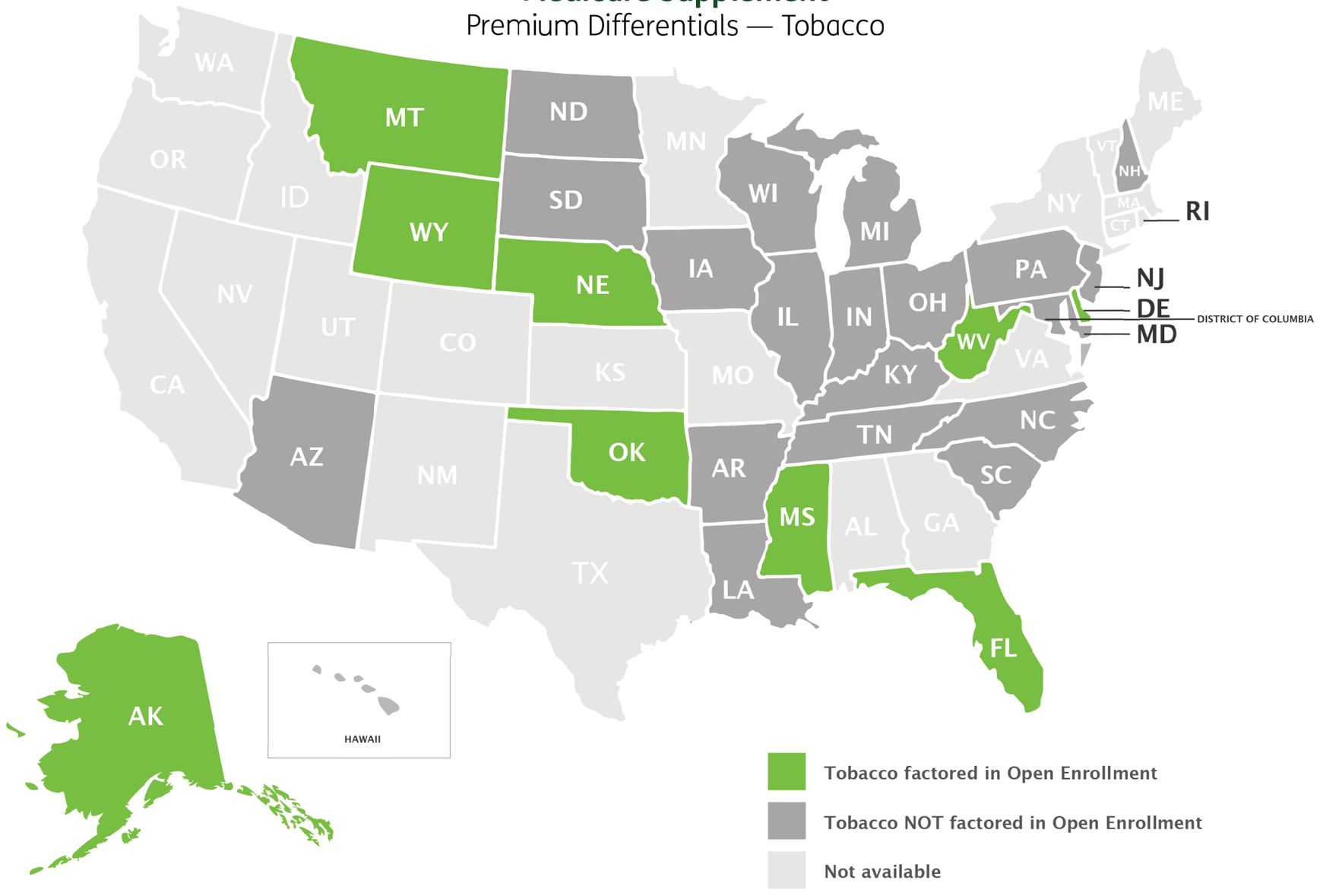
Humana®

State	HHD Requirements *(As of 10/1/25)*
AR, AZ, DE, IA, IL, IN, LA, MI, MS, MT, NC, ND, NE, OK, PA, SC, SD, TN, WI, WV, WY	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 alegal spouse when such partnerships are valid and recognized in your state of residence. We may request additional documentation to determine eligibility.
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 subsidary. This discount is only applicable to policyholders with effective dates of December 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.
NH	Save 12% on your monthly premium when you reside with your spouse or you have continuously resided with at least one, but no more than three, adults in the past 12 months. We may request additional documentation to determine eligibility.
NJ	Save 7% 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 December 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.
OH	Save 12% on your monthly premium if in your household you reside with at least one other Medicare-eligible person and that person owns or is issued a Medicare Supplement insurance policy by us. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. We reserve the right to make changes to the premium discount structure. If a change to the discount structure occurs to your policy, it will affect all policies we issue like yours. The household premium discount will be removed if the other Medicare Supplement insurance policyholder whose policy status entitles you to the discount no longer resides with you, their policy is voluntarily or involuntarily terminated or upon their death. This premium change will occur on the billing cycle following the date we learn your eligibility has ended.

Humana®

Medicare Supplement

Premium Differentials — Tobacco





INA MED SUPP

MEDICARE SUPPLEMENT

CARRIER HIGHLIGHTS

- World's largest publicly traded property and casualty insurance company
- More than $225 billion in assets and reported $57.5 billion of gross premiums written in 2023
- 94% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

PRODUCT HIGHLIGHTS

- 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

MEDICARE SUPPLEMENT

MED SUPP

COMMISSIONS AND PROOF OF PRODUCTION

Commissions	All Plans, Except Plans HDG & N	Plans HDG & N	ANBP
Level 4 (Standard Agent)	22%	26%	—
Level 5 (MGA)	23%	27%	$150,000
Level 6 (SGA)	24%	28%	$300,000
Level 7 (FMO)	25%	29%	$1,000,000
Level 8 (NDP)	26%	30%	$5,000,000

*Please review commission schedule for specific details.

Contact Information:

Claims/ Underwriting/ Customer Service and Commissions:
1-866-718-8733

Agent Services
866-454-0809

Supplies:
www.inamedsupp.chubb.com

Agent Portal: www.inamedsupp.chubb.com
New Business Mailing address:
Insurance Company of North America
P.O. Box 10856
Clearwater, Fl 33757-8856

Overnight Address (FOR USE ON OVERNIGHT MAIL ONLY)
Insurance Company of North America
17757 US HWY 19 N, Suite 660
Clearwater FL 33764

INA HHD Requirements – 7%

MED SUPP

State		Eligibility
AK, AL, AR, AZ, CA, CO, DC, DE, GA, IA, IL, KS, LA, MD, ME, MI, MO, MS, NC, NH, NM, NV, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	OR	• Currently living with spouse • Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months.
KY		• Currently living w spouse OR currently residing with person for at least 12 months
IN, OH, OK, ND ,NJ		• Requires spouse or additional resident(s) to have or will be applying for and issued an Insurance Company of North America policy.
PA	OR	• Currently living with spouse • Have been residing with person for at least the last 12 months who has an existing Medicare Supplement policy, or is applying and receives approval for such a policy, with Insurance Company of North America.
ID, MN, VT		• No Household Discount Available
FL	AND	• offers 3% discount • Currently married and residing with legal spouse or been residing with the person for at least 12 months. • My legal spouse or additional resident has an existing Medicare Supplement policy, or is apply for such policy, with Insurance Company of North America
MT		• Currently living with spouse or another person for at least 12 months
WA	AND	• Currently residing with legal spouse, civil union partner, or domestic partner • Legal spouse, civil partner or domestic partner has an existing Medicare Supplement policy, or is applying for such a policy, with ACE Property & Casualty Insurance Company

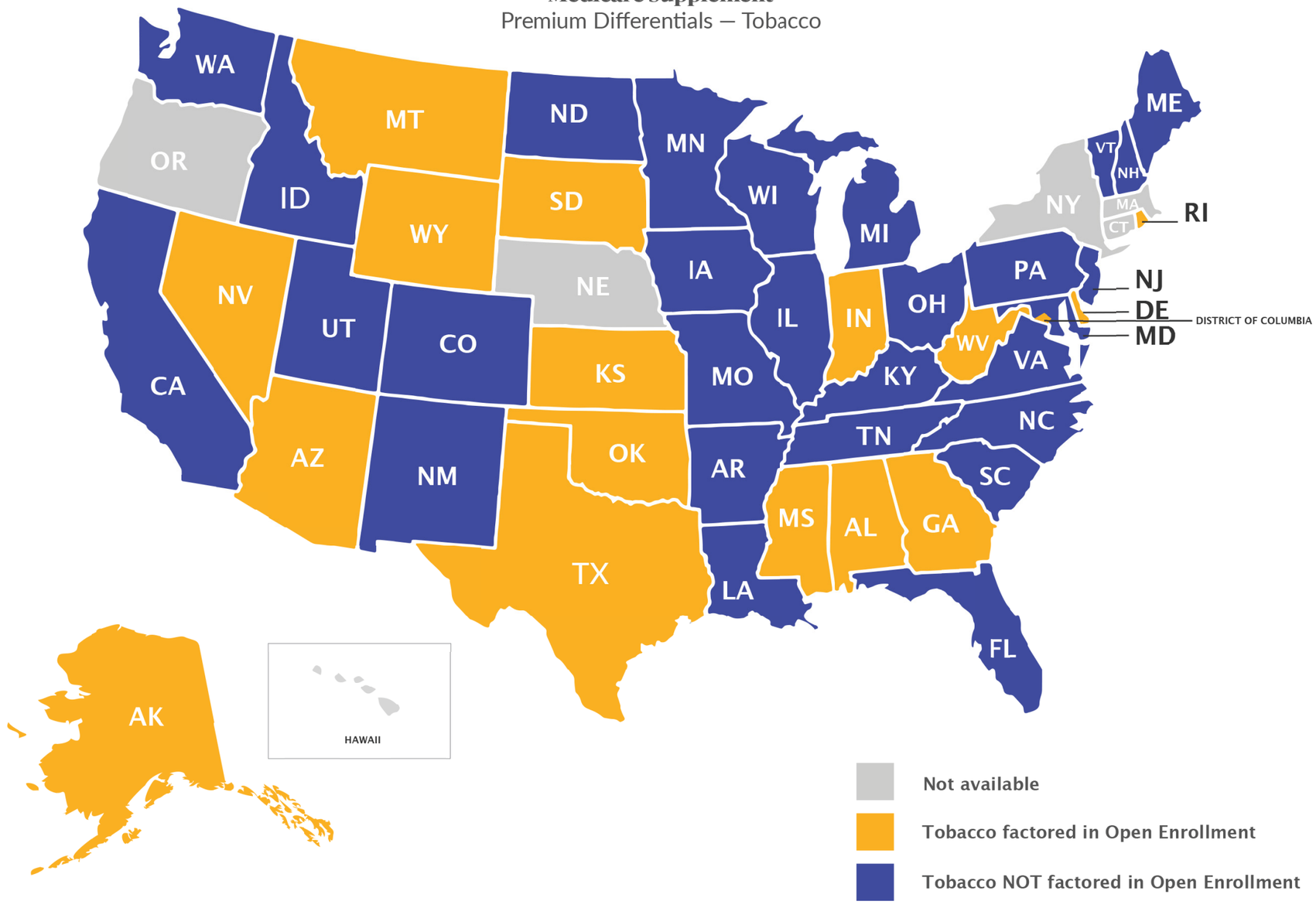
When an applicant meets the state's Household Premium Discount eligibility requirements, any existing Insurance Company of North America will be given the discount on their next policy billing cycle.

The Household Premium Discount will remain in effect for the life of the policy, except for New Jersey, North Dakota, Ohio and Oklahoma, which require the discount be removed when the eligibility requirements are no longer met.

MEDICARE SUPPLEMENT

Medicare Supplement

Premium Differentials — Tobacco





LIBERTY BANKERS MED SUPP

Liberty Bankers™
Insurance Group | *American Benefit Life*

CARRIER HIGHLIGHTS

- A- Excellent AM Best Rated; over $3.94 Billion as of 2024
- Established in Oklahoma in 1906. Headquartered in Dallas, TX, part of the Liberty 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 = quick underwriting link the agent can complete at the point of sale. It appears on the submission screen for cases that don't automatically receive approval or denial. Green = approved)
- Mobile Tool – Agents can quickly run quotes and review our declinable drug list right from their smartphone. The application is available for download on Apple and Android platforms by searching for "ABL Medicare Supplement".
- 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.

Liberty Bankers™
Insurance Group | *American Benefit Life*

MED SUPP

COMMISSIONS & PROOF OF PRODUCTION – IN NATIONALLY ATTAINED AGE STATES

(see commission schedules for state specific numbers)

	Plan N	All Other Plans	Proof of Production
Level 6 (Standard Agent)	27%	22%	n/a
Level 7	27.5%	22.5%	$100,000
Level 8	28%	23%	$250,000
Level 9	29%	24%	$1,000,000
Level 10	29.5%	24.5%	$1.25,000,000
Level 11	30%	25%	$1.5,000,000
Level 12	30.5%	25.5%	$2,000,000
Level 13	31%	26%	$2,500,000
Level 14	32%	27%	3,250,000

*Please review commission schedule for specific details.

Contact Information

Underwriting Phone Number: 469-977-8920
Underwriting Email: Underwriting@lbig.com
Agent portal: https://www.aetnaseniorproducts.com/ssibrokerwebsecure/abl/home.html
Liberty Bankers portal: https://lbig.com/

KEY CONTACTS

Sarah Diehl
Vice President, Sales
Sarah.Diehl@lbig.com
P 469.522.4623 | C 713.409.7250

Christian List
Internal Marketer (Agent Support)
Christian.List@lbig.com
P 469.522.4569

Ryan Jones
Account Executive
Ryan.jones@lbig.com
P: 469.522.4640 | C 828.808.3843

Noah Delk
Account Executive
Noah.Delk@lbig.com
P: 469.522.4664 | C 336.257.5969

Noah Logan
Account Executive
Noah.logan@lbig.com
P 469.522.4568

Liberty Bankers HHD Chart

MED SUPP

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



MANHATTANLIFE MED SUPP

ManhattanLife
Standing By You. Since 1850.™

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated
- Over a decade of experience in the Medicare Supplement market

PRODUCT HIGHLIGHTS

- 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
Standing By You. Since 1850.™

MED SUPP

COMMISSIONS & PROOF OF PRODUCTION – IN NATIONALLY ATTAINED AGE STATES

(see commission schedules for state specific numbers)

	All Plans	Proof of Production
Level 6 (Standard Agent)	Level 6 (Standard Agent) - 19%	
Level 5 (MGA)	Level 5 (MGA) - 20%	$75,000
Level 4 (SGA)	Level 4 (SGA) - 21%	$300,000
Level 3 (FMO)	Level 3 (FMO) - 22%	$1,000,000
Level 2 (NDP)	Level 2 (NDP) - 23%	$5,000,000

*Please review commission schedule for specific details.

Contact Information

Underwriting/Claims/Commissions/ Customer Service
800-877-7703

Agent Services (AIMC)
866-708-6194

U/W: 800-982-0415
"Other products": 888-222-0843

Website IT Help: 888-441-0770

Website: producer.manhattanlife.com

SUPPLY ORDERS

Online: https://my.aimc.net

LICENSING

Licensing email & extension
licensing@aimc.net
800-321-0102, ext. 571

ManhattanLife HHD Chart

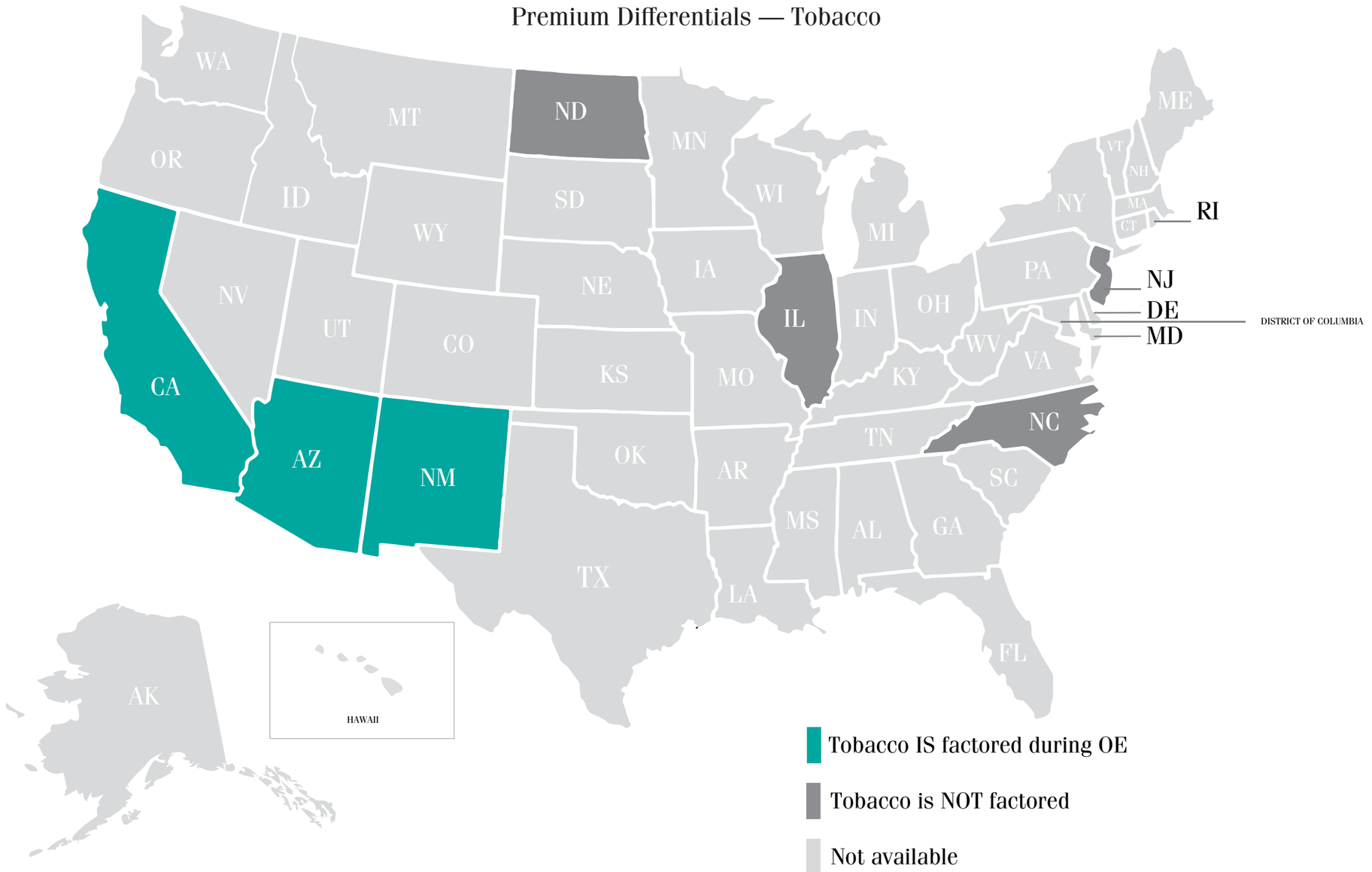
MED SUPP

State	Household Discount Requirements
AZ, CA, IL, NC, NM	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)

ManhattanLife
Standing By You. Since 1850.™

Medicare Supplement

Premium Differentials — Tobacco



MUTUAL BATTLECARD
MED SUPP

CARRIER HIGHLIGHTS

- Founded in 1909; located in Omaha, NE
- A+ (Superior) A.M Best Rating
- Fortune 500® company offering insurance, financial products and services to customers in all 50 states
- Total Enterprise Assets of $45 billion

MED SUPP HIGHLIGHTS

- More than fifty-nine years of Med supp experience
- Selling Med supp continuously since Medicare began in 1966
- 2nd largest Med supp provider in the U.S. with more than 1.4 million covered lives
- Exceptional Broker Experience including e-Applications, reporting, marketing materials and training
- Promotions and Incentives including cash for apps, marketing reimbursement program and world-class incentive award travel
- Value adds clients are looking for through Mutual Perks program (available in most states)
- 12-month rate guarantee from policy effective date
- Anniversary-rated
- No policy fee

UNDERWRITING HIGHLIGHTS

- Open Enrollment e-Apps can auto-issue in less than 60 seconds
- Underwritten e-Apps can auto-decide in less than 120 seconds 75% of the time
- No prescription drug entry required
- In most states, 2-year lookback for Heart, Cancer and Stroke
- Diabetes and hypertension: consideration for coverage may be given to those persons with well-controlled cases
  - A case is well controlled if the person is taking no more than:
    - Two oral medications for diabetes and;
    - Two medications for hypertension
    - A combination of insulin and one oral medication would be the same as two oral medications if the diabetes were well controlled
- To verify stability, there should be no changes in the dosages or medications in the past two years
- Hypertension considered stable if recent average blood pressure readings are 150/85 or lower

MUTUAL BATTLECARD
MED SUPP

	Plan N	All Other Plans	Proof of Production
Level 5 - Street	26%	22%	
Level 6	27%	23%	
Level 7	27%	24%	
Level 8	29%	25%	Requires at least $250,000 Med Supp ANBP
Level 8.5	30%	26%	Requires at least $1M Med Sup ANBP

*Please review commission schedule for specific details.

Contact Information

Sales Support
800-693-6083
Sales.Support@mutualofomaha.com

Tech Support
800-847-9785
ProducerTechSupport@mutualofomaha.com

Compensation Support
800-475-4465
Broker.Compensation@mutualofomaha.com

Contracting & Licensing
800-867-6873
ContractsandAppointments@mutualofomaha.com

Customer Service
800-775-6000

Underwriting
800-9959324
For internal and affiliate conversion pre-screens:
msuw@mutualofomaha.com

Agent Portal
MutualofOmaha.com/Broker



WELLABE MED SUPP

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility – in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), 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 Wellabe.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.
- Accelerated application process - open to approval in less than 10 minutes!

wellabe®
Be well.

MED SUPP

Contact Information

Agent Support
800-547-2401, option 3

Underwriting prescreening
800-626-2068, ext. 4443 or option 2

Commissions
800-547-2401, ext. 4427

Customer Success
800-228-6080

Fax number
515-247-2435

Email Agent Support
healthagentsupport@wellabe.com

Underwriting
newbusiness@wellabe.com

Commissions
agentcompensation@wellabe.com

Websites
wellabe.com
wellable.com/signin

KEY CONTACT:

Mary Anna Jones
AVP, National Sales Distribution - Health
mjones@wellabe.com
281-910-8894

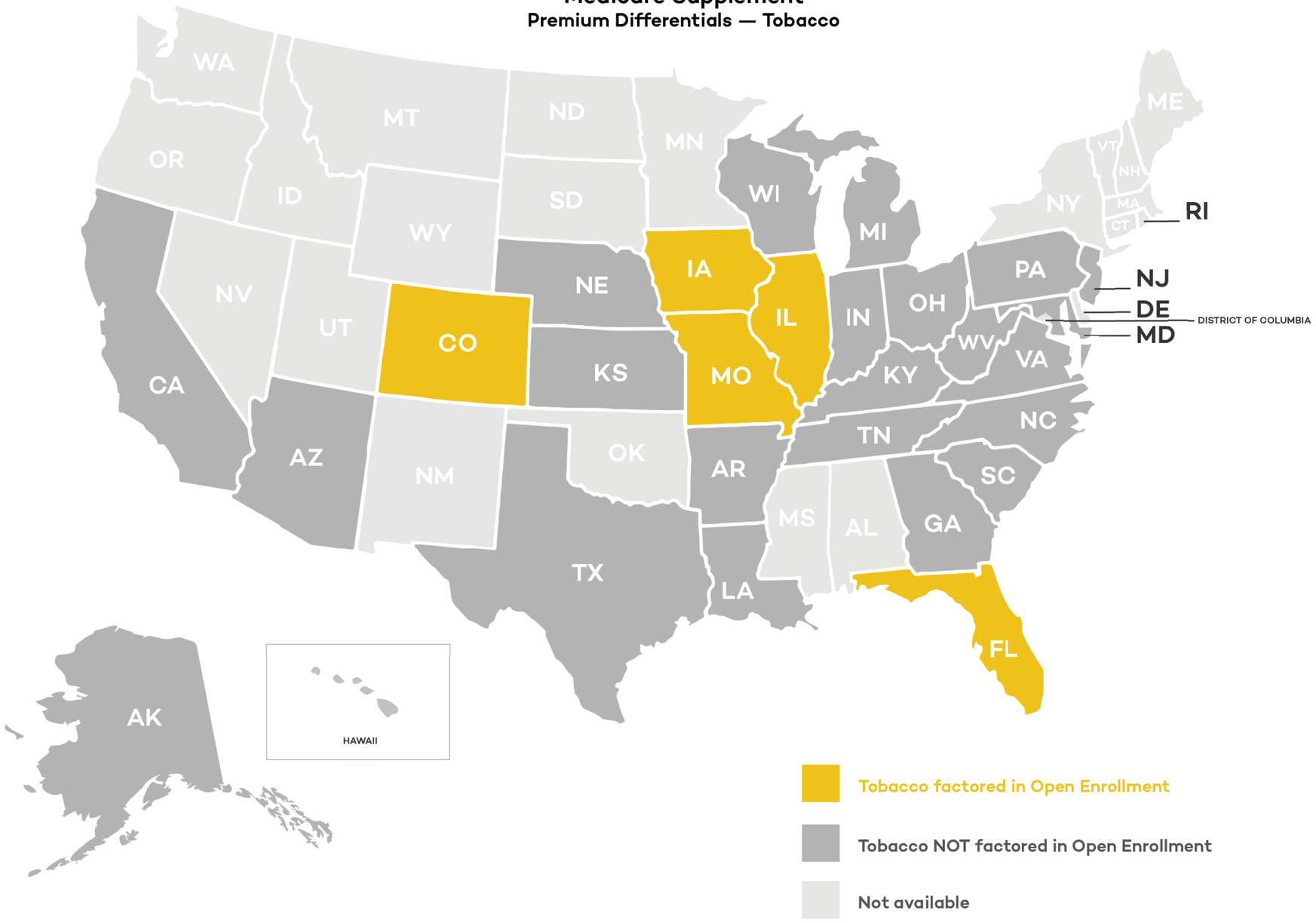
Wellabe HHD Chart

MEDSUPP

State	Discount	Overview
CO, IA, IL, KS, LA, MO, NE, VA	10%	Other adult over 50 must be living in same house.
AZ, CA, DE, GA, IN, KY, MD, MI, NC, NH, SC, TN, TX, WI	12%	Other adult over 50 must be living in same house.
FL	2.5%	Other adult over 50 must be living in same house.
NJ	7%	Live with another person who is age 50 or older. Both the applicant and the other household member must obtain Medicare Supplement coverage with us in order for the discount to apply. The household discount will continue as long as coverage for both policies remains in force.
OH	10%	Live with another person who is age 65 or older. Both you and the other household member must obtain Medicare Supplement coverage with us in order for the discount to apply. The discount will continue as long as coverage for both of the policies remains in force.
PA	12%	Living at the same address in a legal relationship recognized by the state including but not limited to, marriage, domestic partnerships, and civil unions.
WA	7%	Applicant is married or in a domestic partnership registered with the state of Washington, and both are insured by Medicare Supplement policies with us, a discount is applied to the premium rates.

wellabe® | Medico Insurance Company
A Wellabe Company

Medicare Supplement
Premium Differentials — Tobacco





WOODMENLIFE MED SUPP

WoodmenLife®

CARRIER HIGHLIGHTS

- 135 Year Old Not For Profit Fraternal Life Organization
- Headquartered in Omaha, NE
- A+ Rated AM Best 49 straight years
- A+ Rating from the Better Business Bureau

PRODUCT HIGHLIGHTS – MEDICARE SUPPLEMENT

- Available in 18 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®

MED SUPP

COMMISSIONS & PROOF OF PRODUCTION – IN NATIONALLY ATTAINED AGE STATES

(see commission schedules for state specific numbers)

	Plan HDG & N	All Plans, Except Plans HDG & N	Proof of Production
Level 4 (Standard Agent)	26%	22%	
Level 5 (MGA)	27%	23%	$75,000
Level 6 (SGA)	28%	24%	$300,000
Level 7 (FMO)	29%	25%	$1,000,000
Level 8 (NDP)	30%	26%	$5,000,000

*Please review commission schedule for specific details.

Contact Information

MEDICARE SUPPLEMENT DIVISION ONLY

Website
www.mutualofomaha.com/sales_professionals

Underwriting
800-893-6517

Commissions
800-998-4607

Sales Support
800-890-0349

Policy Holder Customer Service
800-894-1317

Contracting/Licensing
800-867-6873

KEY CONTACTS

Internal Use Only

Lance Larsen
Vice President of Additional Distribution
402-378-7741
llarsen@woodmenlife.org

WoodmenLife HHD Chart

State	Household Discount Requirements
AL, AR, AZ, CO, IL, IN, LA, MI, MS, MT, NC, OK, 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

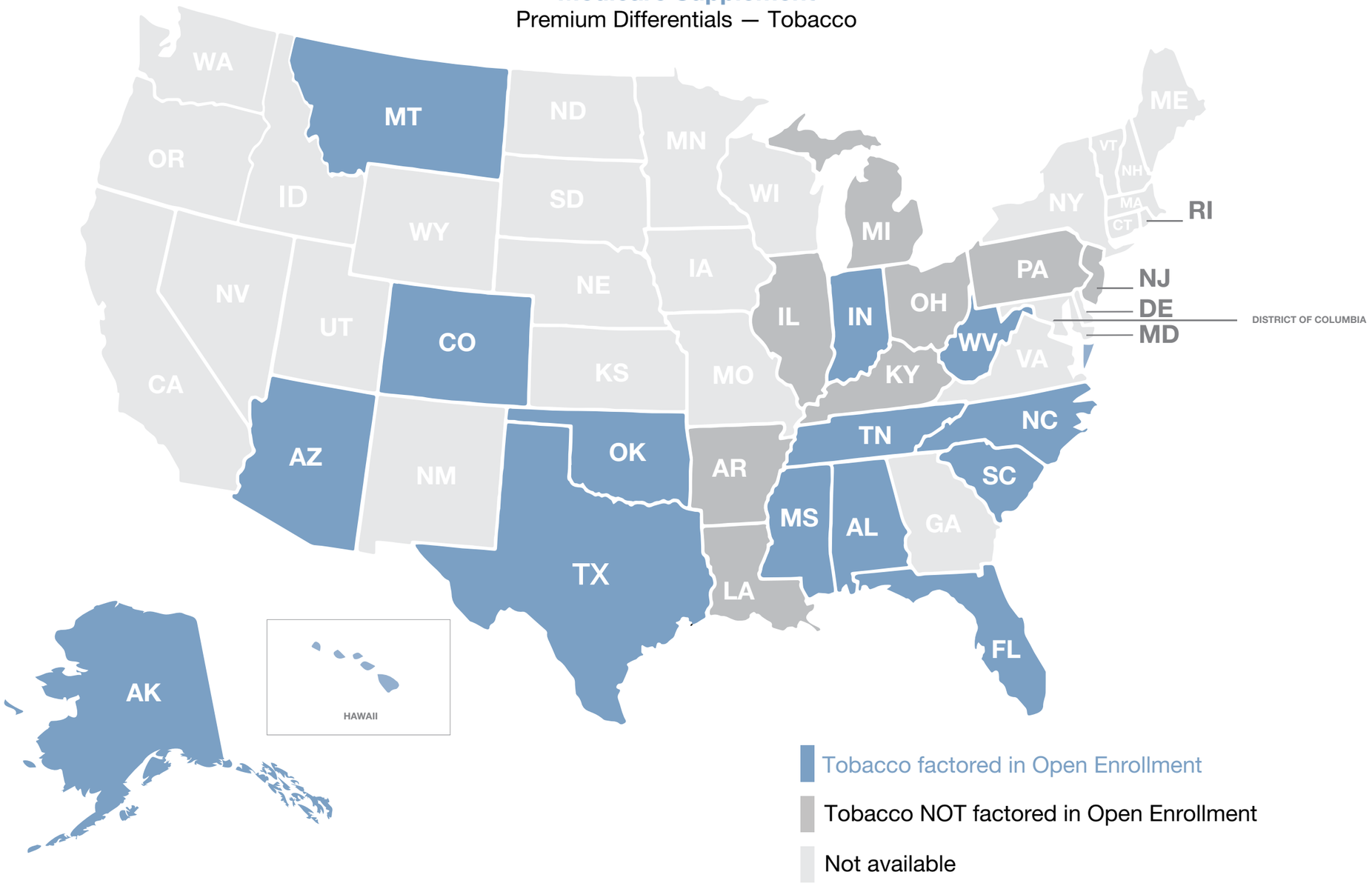
TX	**Co-Habilitation (Co-Hab) Special** You are eligible for a household premium discount if for the past year you have resided with at least one, but no more than three, other adults. If you live with another adult who is your legal spouse, we will waive the one-year requirement. For the purposes of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

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

WoodmenLife®

Medicare Supplement

Premium Differentials — Tobacco



Tobacco factored in Open Enrollment

Tobacco NOT factored in Open Enrollment

Not available

Ancillary

Cancer, Heart & Stroke Availability Chart

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

MANHATTANLIFE LIGHTHOUSE SERIES CANCER, HEART & STROKE

ManhattanLife
Standing By You. Since 1850.™

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated

PRODUCT HIGHLIGHTS

- Cancer and/or Heart Attack & Stroke offers customizable coverage up to $75,000
- Choose Cancer only coverage, Heart & Stroke only, or a combination of both
- Lump Sum Benefits up to $150,000
- Heart & Stroke Coverage includes events like:
  - Heart attack
  - Stroke
  - Heart transplant
  - Coronary artery bypass surgery
  - Aortic surgery
  - Heart valve replacement/repair surgery
  - Angioplasty
  - Stents

OPTIONAL RIDERS:

- Cancer Recurrence Benefit Rider
- Heart and Stroke Restoration of Benefits Rider

UNITED HEALTHCARE CANCER, HEART & STROKE CRITICALGUARD

UnitedHealthcare®
Golden Rule Insurance Co.

CARRIER HIGHLIGHTS

- A+ (Superior) by AM Best.
- Product underwritten by Golden Rule Insurance Co., a UnitedHealthcare company, delivering over 80 years of personal insurance experience.
- Our mission is to help people live healthier lives and make the health system work better for everyone.

PLAN HIGHLIGHTS

- Guaranteed issue up to age 74. Simplified issue up to age 90.
- See any provider.
- Lumpsum cash plan design.
- Four plan choices: Cancer, Heart/Stroke, Cancer+Heart/Stroke or Critical Illness Full Suite.
- Embedded Optum Perks Rx prescription discounts, pregnancy benefit, COVID benefit, and heart disease and cancer support.
- Optional riders include; wellness, outpatient prescription drug and telehealth.

UNDERWRITING HIGHLIGHTS

- Guaranteed issue up to age 74. Simplified issue up to age 90.
- Social security number not required.

Contact Information

Website
www.uhone.com/broker

Underwriting
800-474-4467

Commissions
800-474-4467 or uhocommissions@uhc.com

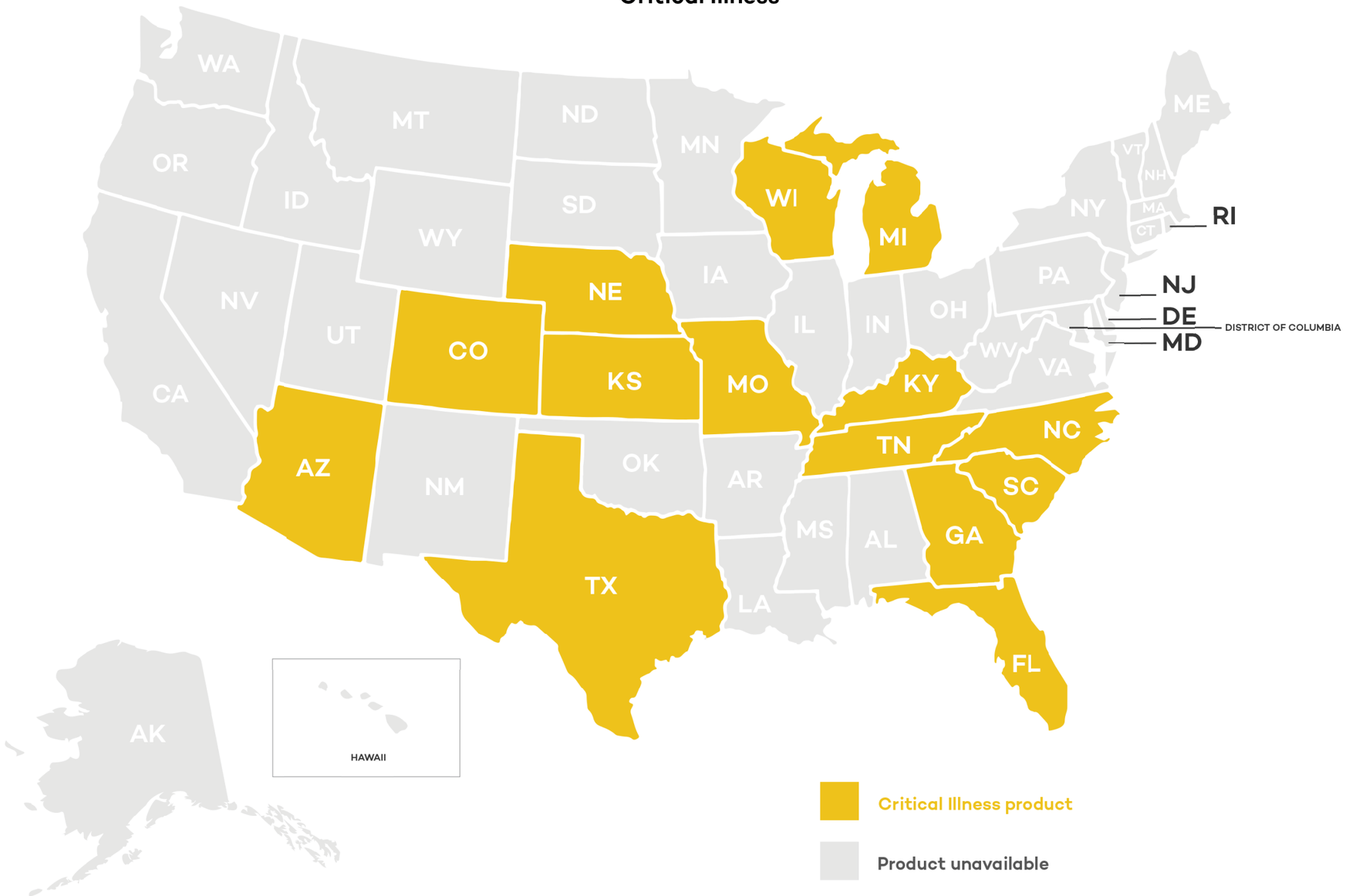
Contracting/Licensing
800-474-4467

Policy Holder Customer Service:
800-657-8205
Member Portal: www.uhcmemberhub.com
Claims: 800-657-8205

Sales/Tech Support
800-474-4467

wellabe® | Medico Insurance Company
A Wellabe Company

Critical Illness



WELLABE CRITICAL ILLNESS

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), 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 Wellabe.com.

PRODUCT HIGHLIGHTS

- Product built as Cancer, Heart Attack, and Stroke with a critical illness rider
- Available in 19 states
- Flexible, customizable coverage with lump sum payout options up to $100K
- Offers optional restoration riders that restore to 100% at 5 years
- Cancer – 5 year lookback
- Protects couples and families on the same policy
- Great complement to Medicare Advantage or Medicare Supplement plans

PLAN HIGHLIGHTS

- 2 base policy options: Cancer or Cancer in situ or Heart attack and stroke
- 7 optional riders such as lump sum riders for Skin Cancer, Radiation and Chemotherapy, Specified Disease, as well as cancer and heart attack and stroke restoration riders
- Lump sum benefits available in $1,000 increments from $5,000 - $100,000
- Issue ages 18-89 years old
- Spouse can receive up to 100% of benefit; Dependent children receive 25% of benefit if added to the plan

Dental Availability Chart

		Manhattan	Mutual of Omaha	UHC	Wellabe
Alabama	**AL**	•	•	•	•
Alaska	**AK**	•		•	
Arizona	**AZ**	•	•	•	•
Arkansas	**AR**	•	•	•	•
California	**CA**	•		•	
Colorado	**CO**	•		•	•
Connecticut	**CT**		•	•	
Washington, DC	**DC**	•		•	
Delaware	**DE**	•	•	•	
Florida	**FL**	•	•	•	•
Georgia	**GA**	•	•	•	•
Hawaii	**HI**	•		•	
Idaho	**ID**	•		•	
Illinois	**IL**	•	•	•	•
Indiana	**IN**	•		•	•
Iowa	**IA**	•		•	•
Kansas	**KS**	•		•	•
Kentucky	**KY**	•	•	•	•
Louisiana	**LA**	•	•	•	•
Maine	**ME**		•	•	
Maryland	**MD**	•		•	
Massachusetts	**MA**				
Michigan	**MI**	•	•	•	•
Minnesota	**MN**			•	•
Mississippi	**MS**	•	•	•	•
Missouri	**MO**	•	•	•	•

		Manhattan	Mutual of Omaha	UHC	Wellabe
Montana	**MT**	•		•	
Nebraska	**NE**	•	•	•	•
Nevada	**NV**		•	•	•
New Hampshire	**NH**			•	
New Jersey	**NJ**			•	
New Mexico	**NM**	•			
New York	**NY**				
North Carolina	**NC**	•	•	•	•
North Dakota	**ND**	•		•	
Ohio	**OH**	•	•	•	•
Oklahoma	**OK**	•	•	•	•
Oregon	**OR**	•		•	•
Pennsylvania	**PA**	•	•	•	•
Rhode Island	**RI**			•	
South Carolina	**SC**	•	•	•	•
South Dakota	**SD**	•		•	
Tennessee	**TN**	•	•	•	•
Texas	**TX**	•	•	•	•
Utah	**UT**	•		•	
Vermont	**VT**			•	
Virginia	**VA**	•		•	•
Washington	**WA**			•	
West Virginia	**WV**	•	•	•	•
Wisconsin	**WI**	•	•	•	•
Wyoming	**WY**	•	•	•	

MANHATTANLIFE LIGHTHOUSE SERIES DENTAL, VISION AND HEARING SELECT

ManhattanLife
Standing By You. Since 1850.™

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated

PRODUCT HIGHLIGHTS

- Choose your dentist - In network or out of network
- Family Rates (includes a maximum of 3 children)
- Individual 18-99
- $1,000 - $5,000 policy year benefit option available
- Guaranteed Issue
- Glasses, Contacts and Hearing Aid benefits
- Orthodontia benefit
- No waiting periods for Dental Services (except Orthodontia)
- Guaranteed renewable for life*

*Subject to our right change premiums

MUTUAL OF OMAHA DENTAL



CARRIER HIGHLIGHTS

- Founded in 1909; located in Omaha, NE
- A+ (Superior) A.M Best Rating
- Fortune 500® company offering insurance, financial products and services to customers in all 50 states
- Total Enterprise Assets of $55 billion

DENTAL HIGHLIGHTS

- Guaranteed Issue
- Issue ages 19-99
- Available with Med supp or as stand-alone coverage
- 15% multi-product discount when sold at the same time as Med supp (or within 30 days of Med supp policy issue date)
- Major Services – Day 1 coverage at 20%. Increases to 50% after 12 months
- Calendar Year Max Benefit – Choice of $1,500, $3,000 or $5,000 (most popular)
- Implants – Lifetime benefit available with both plans
- PPO Dental Plan powered by the DenteMax Plus network with over 406,000 in-network provider locations
- Find an in-network provider at DentistsforMe.com/mutualofomaha
- Coordination of benefits available
- No policy fee
- Dental counts towards agent incentive trip travel

Contact Information

Website: mutualofomaha.com/broker
Underwriting: 855-845-1849
Commissions: 800-475-4465;
broker.compensation@mutualofomaha.com
Policy Holder Customer Service: 800-775-6000
Contracting/Licensing: 800-867-6873;
contractsandappointments@mutualofomaha.com
Sales Support: 800-693-6083;
sales.support@mutualofomaha.com
Tech Support: 800-847-9785;
producertechsupport@mutualofomaha.com

KEY CONTACTS

Kristi Meyers
National Sales Director
Kristi.Meyers@mutualofomaha.com
402-351-8521

Trisha Main
Associate Sales Manager
Trisha.Main@mutualofomaha.com
402-351-3487

Jenna Krueger
Account Executive
Jenna.Krueger@mutualofomaha.com
402-351-34542

UNITED HEALTHCARE DENTAL
DENTALWISE MAX

UnitedHealthcare®
Golden Rule Insurance Co.

CARRIER HIGHLIGHTS

- A+ (Superior) by AM Best.
- Product underwritten by Golden Rule Insurance Co., a UnitedHealthcare company, delivering over 80 years of personal insurance experience.
- Our mission is to help people live healthier lives and make the health system work better for everyone.

PLAN HIGHLIGHTS

- Guaranteed issue up to age 99.
- PPO plan offering UnitedHealthcare network discounts.
- No wait period on preventive, basic or major services, except for implants.
- No wait period on vision or hearing.
- Vision is glasses and contacts coverage every policy year.

UNDERWRITING HIGHLIGHTS

- Guaranteed issue up to age 99.
- Social security number not required.

Contact Information

Website
www.uhone.com/broker

Underwriting
800-474-4467

Commissions
800-474-4467 or uhocommissions@uhc.com

Contracting/Licensing
800-474-4467

Policy Holder Customer Service:
800-657-8205
Member Portal: www.uhcmemberhub.com
Claims: 800-657-8205

Sales/Tech Support
800-474-4467

WELLABE DENTAL

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), 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 Wellabe.com.

PRODUCT HIGHLIGHTS

- Issue ages 18 to 89
- Guaranteed issue underwriting
- 5% discount if either spouse or applicant already have or are applying for and issued a Wellabe Medicare Supplement plan
- 12% discount if two people are applying at the same time

PLAN HIGHLIGHTS

- Available in AZ, OR, NV, CO, NE, KS, OK, TX, MN, IA, MO, AR, LA, MI, IN, KY, TN, MS, AL, GA, NC, SC, FL, VA, PA, WV, OH, WI, IL
- Gold and Platinum plans
  - Gold
    - $1,000 and $1,500 calendar year maximum
    - Preventative services covered 100% with $0 deductible
    - $50 deductible for basic and major services
    - 50% covered for basic services (diagnostic x-rays, fillings, non-surgical extractions), major services (bridges, crowns, dentures, etc.) covered 20% in first 12 months and 50% after 12 months
  - Platinum
    - $1,000 and $1,500 calendar year maximum
    - Preventative services covered 100% with $0 deductible
    - $50 deductible for basic and major services
    - 80% for basic services (diagnostic x-rays, fillings, non-surgical extractions), major services (bridges, crowns, dentures, etc.) covered 20% in first 12 months and 50% after 12 months
- Optional riders
  - $1,000 buyup benefit
  - $3,000 calendar year maximum carry-over benefit

MANHATTANLIFE LIGHTHOUSE FINAL EXPENSE

ManhattanLife

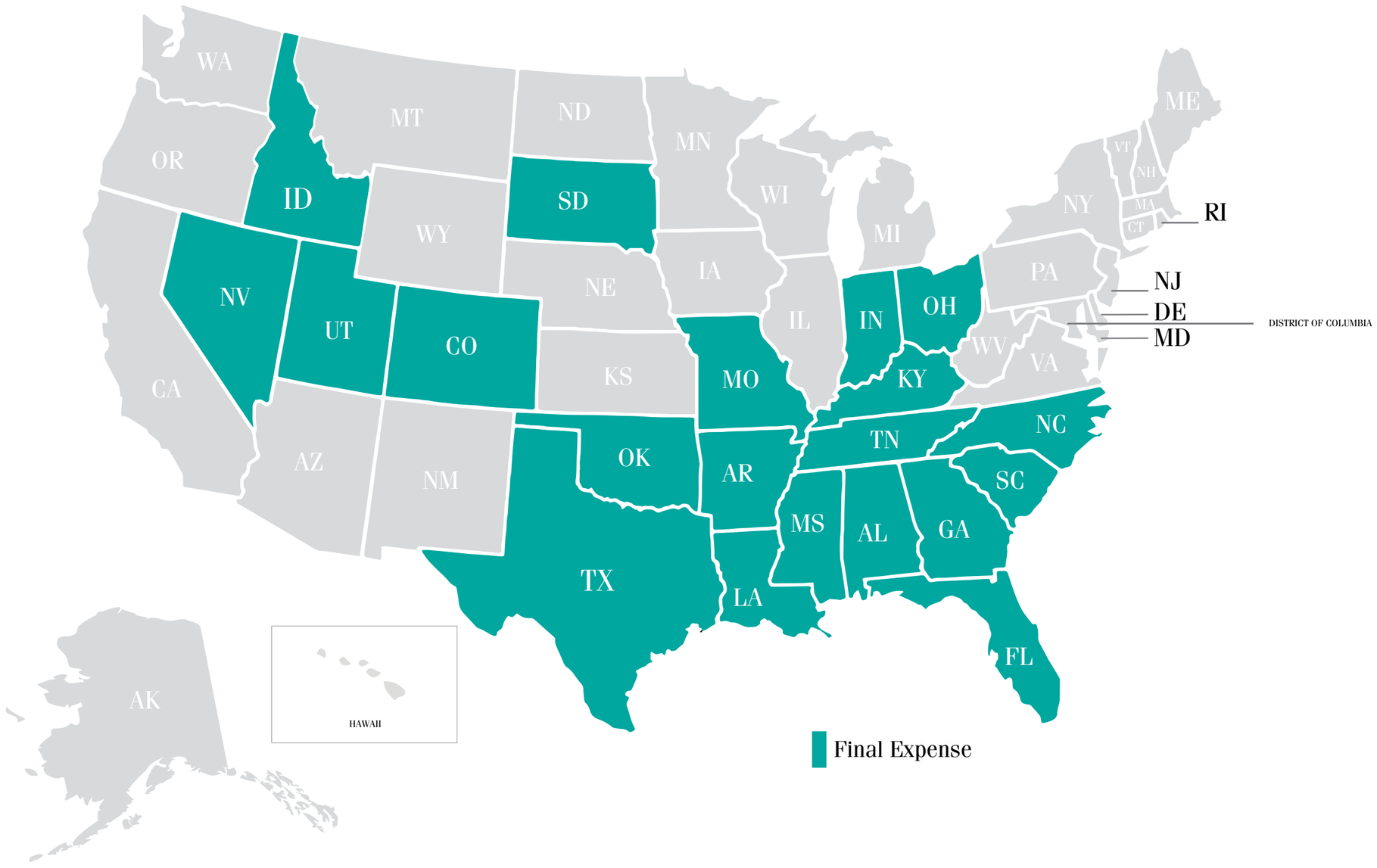
Standing By You. Since 1850.™

PRODUCT HIGHLIGHTS

- Issue Ages 0-85
- Rates NEVER increase
- Builds Cash Value
- Available Accidental Death Benefit
- Maximum Available Benefits:
  - Ages 0-49: $50,000
  - Ages 50-80: $25,000
  - Ages 81-85: $15,000

ManhattanLife
Standing By You. Since 1850.™

Final Expense



Hospital Indemnity Availability Chart

		AHL	Bankers Fidelity	GTL	Manhattan	UHC	Wellabe
Alabama	**AL**	•	•	•	•	•	•
Alaska	**AK**		•			•	
Arizona	**AZ**		•	•	•		•
Arkansas	**AR**	•	•	•	•	•	•
California	**CA**				•		
Colorado	**CO**	•	•	•		•	•
Connecticut	**CT**			•	•	•	
Washington, DC	**DC**		•		•	•	
Delaware	**DE**		•	•		•	
Florida	**FL**	•	•	•	•	•	•
Georgia	**GA**	•	•	•	•	•	•
Hawaii	**HI**		•	•		•	
Idaho	**ID**		•	•		•	
Illinois	**IL**	•	•	•	•	•	•
Indiana	**IN**		•	•	•	•	•
Iowa	**IA**	•	•	•	•	•	•
Kansas	**KS**	•	•	•		•	•
Kentucky	**KY**	•	•	•	•	•	•
Louisiana	**LA**	•	•	•	•	•	•
Maine	**ME**		•	•		•	
Maryland	**MD**	•		•	•	•	
Massachusetts	**MA**			•			
Michigan	**MI**	•	•	•	•	•	•
Minnesota	**MN**		•	•	•	•	•
Mississippi	**MS**	•	•	•	•	•	•
Missouri	**MO**	•	•	•	•	•	•

		AHL	Bankers Fidelity	GTL	Manhattan	UHC	Wellabe
Montana	**MT**		•	•		•	
Nebraska	**NE**	•	•	•	•	•	•
Nevada	**NV**	•	•	•	•	•	
New Hampshire	**NH**		•			•	
New Jersey	**NJ**		•	•			
New Mexico	**NM**						
New York	**NY**						
North Carolina	**NC**	•	•	•	•	•	•
North Dakota	**ND**	•	•	•	•	•	
Ohio	**OH**		•	•	•	•	•
Oklahoma	**OK**	•	•	•	•	•	•
Oregon	**OR**			•			•
Pennsylvania	**PA**			•	•	•	•
Rhode Island	**RI**			•		•	
South Carolina	**SC**	•	•	•	•	•	•
South Dakota	**SD**		•	•	•	•	
Tennessee	**TN**	•	•	•	•	•	•
Texas	**TX**	•	•	•	•	•	•
Utah	**UT**		•	•	•	•	
Vermont	**VT**						
Virginia	**VA**		•	•	•		•
Washington	**WA**			•		•	•
West Virginia	**WV**	•	•	•	•	•	
Wisconsin	**WI**	•	•	•	•	•	•
Wyoming	**WY**	•	•	•		•	

AMERICAN HOME LIFE IDEALFLEX SERIES HOSPITAL INDEMNITY

CARRIER HIGHLIGHTS

- An Industry leader since 1909
- Headquartered in Topeka, KS
- Currently licensed in 16 states with more to come

PLAN HIGHLIGHTS

- Issue Ages:15-89
- Guarantee Issue Ages 64 ½-67
- 12% Household Discount
- Unisex Rates
- Plans: Individual, Individual/Spouse, Individual/Children, Family plan
- Daily Hospital Confinement Benefit
- Lump Sum Hospital Confinement Indemnity Benefit
- Customizable Coverage with Optional Benefits
- Travel Companion Lodging
- Emergency Room/Urgent Care Admission
- Mental Health Confinement
- Observation Admission
- Pet Boarding

UNDERWRITING

- E-App Instant Decision for Applications

OPTIONAL BENEFITS:

- Ambulance
- Daily Skilled Nursing Facility
- Outpatient Surgical Procedure
- Outpatient Rehabilitation Services
- Dual Hospital Confinement Benefit
- Critical Accident & Accidental Death
- Daily Hospital Confinement Increasing
- Lump Sum Hospital Confinement
- Heart Attack & Stroke Diagnosis
- Cancer Diagnosis

Contact Information

Office hours:
Monday -Thursday: 7:45am to 4:25pm CST and Friday: 7:45am to 12:15pm CST (Marketing and Accounting)
Friday: 7:45am to 4:25pm CST (Customer Service)

Websites
Information/tutorials/field guide:
www.idealflexseries.com

Contracting & E-App
www.ahlonboard.com
(contracting & E-app site use the same password)

Agent portal
www.amhomelife.com
(to view commissions, etc.. user name and password for this site will be in the agent's welcome letter)

Underwriting
1-800-876-0199 / underwriting@amhomelife.com

Commissions
1-800-876-0199 / md@amhomelife.com

Policy Holder/ Customer Service/Claims
1-800-876-0194 / policyservice@amhomelife.com

Contracting/Licensing
1-800-876-0199 / md@amhomelife.com

Sales Support/Commissions
1-800-876-0199 / md@amhomelife.com

Tech Support/Commissions
1-800-876-0199 / mktg_support@amhomelife.com

KEY CONTACTS
Kyle Ingenthron
kingethron@amhomelife.com

Bobby Bridges
bbridges@amhomelife.com

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

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

Contact Information

Agent Support
Contact for: product questions, supply orders, assistance with eApp or ADDS, check policy status
866-458-7503
agentsupport@bflic.com

Customer Loyalty
Contact for: quotes and conversion eligibility
866-458-1430
loyalty@bflic.com

Become An Agent
866-458-7503
becomeanagent@bflic.com

Underwriting
866-458-7501
bfluw@bflic.com

Policyholder Services
Contact for: billing questions, update payment and beneficiary information, policy surrenders, loans, reinstatements, or cancellations, and MyCoverage portal questions
866-458-7500
bflphs@bflic.com

Policyholder Claim Inquiries
866-458-7499
claimsservices@bflic.com
4370 Peachtree Rd NE
Atlanta, GA 30319

Provider Claim Information
866-458-7499
4370 Peachtree Rd NE, Atlanta, GA 30319
claimsservices@bflic.com

KEY CONTACTS

Britni Young
Sales Coordinator, Client Experience & Sales Support
Tel: (404) 266-5714
byoung@bflic.com

Ryan McMillan
Vice President, Senior/Individual Markets, Marketing
Tel: (404) 266-5562
Cell: (314) 482-6692
Toll_free: (866) 458_7505
Fax: (404) 926_4007
rmcmillan@bflic.com

GUARANTEE TRUST LIFE HOSPITAL INDEMNITY

GTL | GUARANTEE TRUST LIFE

CARRIER HIGHLIGHTS

- A Rating from AM Best.
- Founded in 1936, family-owned Guarantee Trust Life Insurance Company (GTL) offers health and life insurance nationwide.
- In 2005, GTL launched Advantage Plus®, the first hospital indemnity plan designed to offset Medicare Advantage out-of-pocket costs.

PLAN HIGHLIGHTS

- Guaranteed Issue up to age 75 in most states.
- Rates don't increase as your client ages.
- Emergency Room and Urgent Care benefits are included with the base benefit for injuries.
- Guaranteed Purchase Option Benefit Rider including Wellness Rider pays your client $100/year for their annual physical exam!

UNDERWRITING HIGHLIGHTS

- Ambulance rider
- Lump sum cancer rider
- Outpatient surgery
- Skilled nursing facility,
- Guarantee purchase option in most states

Contact Information

Website: www.gtlic.com

Underwriting: 800-635-1993

Commissions: 800-323-6907

Policy Holder Customer Service: 800-338-7452

Contracting/Licensing: 800-323-6907

Sales/Tech Support: 800-323-6907

MANHATTANLIFE LIGHTHOUSE SERIES HOSPITAL INDEMNITY SELECT

ManhattanLife
Standing By You. Since 1850.™

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B++ AM Best Rated

PRODUCT HIGHLIGHTS

- Hospital Confinement Benefit
- Issue Ages 18-64½ Daily Benefit Amount: $50 - $10,000
- Issue Ages 64½-89 Daily Benefit Amount $50 - $750
- Continued Daily Benefit*

*Varies by state

- Mental Health
- Short Duration Hospital Stay
- Emergency Room or Urgent Care
- Ambulance Benefits

OPTIONAL RIDERS:

- Skilled Nursing Facility
- First Day Hospital Admission
- Outpatient Surgical Procedure

UNITED HEALTHCARE HOSPITAL INDEMNITY ADVANTAGEGUARD

UnitedHealthcare®
Golden Rule Insurance Co.

CARRIER HIGHLIGHTS

- A+ (Superior) by AM Best.
- Product underwritten by Golden Rule Insurance Co., a UnitedHealthcare company, delivering over 80 years of personal insurance experience.
- Our mission is to help people live healthier lives and make the health system work better for everyone.

PLAN HIGHLIGHTS

- Guaranteed issue up to age 74. Simplified issue up to age 90.
- Premiums do not increase due to age.
- Optional riders include; Emergency Room, Urgent Care, Ambulance, Outpatient Surgery, Cancer, Skilled Nursing Facility, Major Diagnostic, Outpatient Provider Administered Prescription Drug, and Wellness.
- Additional stand-alone plans such as Accident, Cancer, Heart/Stroke, Critical Illness, Dental, Vision and Telehealth.
- Upload claims in member portal.

UNDERWRITING HIGHLIGHTS

- Guaranteed issue up to age 74. Simplified issue up to age 90.
- Social security number not required.
- No minimum premium requirement.
- Plan Recommendation Tool.

Contact Information

Website
www.uhone.com/broker

Underwriting
800-474-4467

Commissions
800-474-4467 or uhocommissions@uhc.com

Contracting/Licensing
800-474-4467

Policy Holder Customer Service:
800-657-8205
Member Portal: www.uhcmemberhub.com
Claims: 800-657-8205

Sales/Tech Support
800-474-4467

WELLABE HOSPITAL INDEMNITY

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), 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 Wellabe.com.

PRODUCT HIGHLIGHTS

- Guaranteed issue for ages 60-79
- Simplified underwriting – only 9 health questions
- Post-issue benefit changes included in base policy – clients can make benefit adjustments or add riders to their policy[2]
- Enhanced product offers an optional prescription drug benefit rider
- Excellent complement to Medicare Advantage plans
- New in 2025: Easy cross-selling with MA plans – Wellabe offers MyEasyMatch, a tool designed to build a customized quote and easily sell a Hospital Indemnity policy

1. In MI, guaranteed issue ages are 60-85.
2. Changes include adjusting the daily hospital benefit, altering the maximum benefit period, adding any optional rider available in their state, removing any optional rider that was applied for and issued, and changing the daily benefit or benefit period options for all optional riders. Optional riders can only be added and removed one time per the life of the policy.
3. Base benefit and optional riders vary by state. Enhanced benefits and riders are not available in the states of CO, FL, IN, MN, OH, OR, VA, or WA.
4. Lifetime maximum of $2,500.

PLAN HIGHLIGHTS

- Available in 28 states
  - Enhanced product available in: AL, AR, AZ, GA, IA, IL, KS, KY, LA, MI, MO, MS, NE, NC, OK, PA, SC, TN, TX, and WI.
  - Original product available in: CO, FL, IN, MN, OH, OR, VA, WA
- Issue ages 18-85; Guaranteed Issue ages 60-79[1]
- Policyholder can make benefit adjustments or add riders to their policy as part of the base policy[2]
- Base plan benefits[3] for applicants in Enhanced states include:
  - Hospital Confinement – applicants choose number of days and daily benefit from $100 to $750 in $25 increments
  - Observation Unit – 100% per day for up to 6 days per calendar year
  - Emergency Room - $150 per day for up to 4 days per calendar year for covered sickness or injury
  - Transportation and Lodging - $100 per day for up to 10 days per calendar year for treatment more than 50 miles from insured's residence
  - Inpatient Mental Health - $175 per day for up to 7 days per calendar year
  - Pet Boarding - $50 per day for up to 10 days per calendar year
- 7 optional benefit riders[3] include:
  - Ambulance Services - $250 per day for up to 4 days per calendar year[4]
  - Outpatient Therapy/Chiropractic Services - $50 per day for up to 15 or 30 days per year for outpatient therapy or 5 days per calendar year for chiropractic services
  - Skilled Nursing Facility – Up to $200 per day for up to 50 days. Restoration of benefit allowed once during lifetime of rider.
  - Lump Sum Cancer – Lump sum payment of up to $10,000 with first diagnosis of internal cancer or malignant melanoma
  - Lump Sum Hospital Confinement – Pays $250 - $2,500 up to 3 benefit periods each calendar year
  - Urgent Care Center - $50 per day for up to 4 days per calendar year
  - Outpatient Surgery - $250 - $2,000 for up to 2 days per calendar year
  - Outpatient Prescription Drug - $20 per generic or brand-name prescription, up to $300 or $600 per year
  - Out-of-Network - $300, $600, or $900 up to 3 times per year for each day of hospital confinement or observation

DISCOUNTS

7% Household Discount if applicant lives with another adult. (Not available in PA.)

STC Product Availability Chart

		MLIC Short Term Care	MLIC Home Health Care	MLIC Home Health Care Select	Wellabe Short Term Care
Alabama	**AL**	•		•	•
Alaska	**AK**	•		•	
Arizona	**AZ**	•		•	•
Arkansas	**AR**	•		•	•
California	**CA**				
Colorado	**CO**	•		•	•
Connecticut	**CT**				
Washington DC	**DC**	•		•	
Delaware	**DE**			•	
Florida	**FL**				
Georgia	**GA**	•		•	•
Hawaii	**HI**	•		•	
Idaho	**ID**	•		•	•
Illinois	**IL**	•		•	•
Indiana	**IN**	•		•	•
Iowa	**IA**	•		•	•
Kansas	**KS**		•		
Kentucky	**KY**	•	•		
Louisiana	**LA**	•		•	•
Maine	**ME**	•		•	•
Maryland	**MD**	•		•	
Massachusetts	**MA**				
Michgan	**MI**	•		•	•
Minnesota	**MN**				
Mississippi	**MS**	•		•	•
Missouri	**MO**	•		•	•

		MLIC Short Term Care	MLIC Home Health Care	MLIC Home Health Care Select	Wellabe Short Term Care
Montana	**MT**	•		•	
Nebraska	**NE**	•		•	•
Nevada	**NV**	•		•	•
New Hampshire	**NH**	•		•	
New Jersey	**NJ**				
New Mexico	**NM**				
New York	**NY**				
North Carolina	**NC**	•		•	•
North Dakota	**ND**	•		•	
Ohio	**OH**	•		•	•
Oklahoma	**OK**	•		•	•
Oregon	**OR**	•		•	
Pennsylvania	**PA**	•		•	
Rhode Island	**RI**	•		•	
South Carolina	**SC**	•		•	
South Dakota	**SD**	•		•	•
Tennessee	**TN**	•		•	
Texas	**TX**	•		•	•
Utah	**UT**				
Vermont	**VT**				
Virginia	**VA**	•		•	
Washington	**WA**				
West Virginia	**WV**	•		•	•
Wisconsin	**WI**	•		•	•
Wyoming	**WY**	•		•	•

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
- 2025 marks the 175th year of providing exceptional service and customer support

PLAN HIGHLIGHTS

- Provides 365 Days of Cash Benefit for Care at Home. *Varies by state
- Simplified Issue with only 2 Underwriting Questions.
- Issue Ages 45-89
- Guaranteed Renewable
- 30-day free look
- Choose between (3) distinct plans with benefits including:
  - Nursing Care
  - Physical Therapy
  - Speech Pathology
  - Occupational Therapy
  - Chemotherapy Specialist
  - Enterostomal Therapy
  - Medical Social Services
  - Respiration Therapy
  - Home Health Care Aide
  - Prescription Drug Benefit
  - Restoration of Benefits

OPTIONAL RIDERS

- Annual Physical Examination
- Accidental Death & Dismemberment
- Home Medical Equipment
- Ambulance
- Accident Expense

CARRIER HIGHLIGHTS MANHATTANLIFE

- Headquartered in Houston, TX
- B++ AM Best Rated: Reinsured by one of the nation's leading carriers
- 2025 marks the 175th year of providing exceptional service and customer support
- OmniFlex (Short Term Care)

MANHATTANLIFE OMNIFLEX SHORT TERM CARE

ManhattanLife
Standing By You. Since 1850.™

PLAN HIGHLIGHTS

- Provides for up to 360 days of cash benefit for care in a nursing home or other care facility
- Issue Age 45-89
- Simplified Issue
- Guaranteed Renewable
- Base benefits include:
  - Facility Care
  - Prescription Drugs
  - Fast-50 (Waves Elimination Period on Facility and HHC)
  - Restoration of Benefits

OPTIONAL RIDERS

- Home Health Care
- 5% Simple Inflation
- Hospital Indemnity

WELLABE SHORT TERM CARE

wellabe®

Be well.

CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility in one portal makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Agent Portal (wellabe.com/signin), 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 Wellabe.com.

PRODUCT HIGHLIGHTS

- More affordable than Long-term care, pays in addition to Medicare
- Easier qualifications than long-term care, fewer coverage restrictions
- Offers household improvement, daily home health care, and care coordination benefits

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

- Nursing Facility Care Benefit
- Inflation Protection: 5% Simple for Facility and/or HHC.
- Adult day care
- Return of premium
- Limited Benefit Rider:
  - Less Restrictive Underwrting
  - Only available if applying with someone who qualified for either the Essential Care Plus or Essential Care Plan
  - Daily benefit up to $100 a day for up to 180 days with a 90-day elimination period

DISCOUNTS

Household discounts

- 7% for an individual qualifying applicant on Essential Care Plus or Essential Care plans.
- 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.

wellabe®
Be well.

Contact Information

Agent Support
800-547-2401, option 3

Underwriting prescreening
800-626-2068, ext. 4443 or option 2

Commissions
800-547-2401, ext. 4427

Customer Success
800-228-6080

Fax number
515-247-2435

Email Agent Support
healthagentsupport@wellabe.com

Underwriting
newbusiness@wellabe.com

Commissions
agentcompensation@wellabe.com

Websites
wellabe.com
wellable.com/signin

KEY CONTACT:

Mary Anna Jones
AVP, National Sales Distribution - Health
mjones@wellabe.com
281-910-8894

INTEGRITY®