

Sales Idea:

The Benefits of Bundling Health + Ancillary Coverage



Your health clients have important benefits to help with medical costs. But coverage gaps can sometimes lead to significant financial impacts after unexpected health events.


LifeSecure's **Accident** and **Hospital Indemnity insurance** pay cash benefits directly to your clients that can be used to offset medical deductibles, co-pays and any other out-of-pocket costs.


➔ **Bundling LifeSecure products with health coverage, especially high deductible plans, can extend their protection and keep more money in their pocket — while filling yours with extra commissions!**

Keep reading to see how you can create a smart solution for your clients.

Accident and Hospital Indemnity insurance can provide your clients with an affordable way to help:

- Safeguard against the financial impacts of unexpected bills
- Protect their income
- Offset medical deductibles, co-pays and other out-of-pocket costs
- Bridge gaps in coverage with cash benefits, regardless of any other insurance

Your Client	Silver Health Plan - HMO	VS	Bronze Health Plan - HMO + Personal Accident
	Medical Deductible: \$2,800 Out-of-Pocket Maximum: \$8,150		Medical Deductible: \$8,150 Out-of-Pocket Maximum: \$8,150 Accident: \$10,000 Annual Benefit Bank with \$0 deductible
Monthly Premium:*	\$394	–	Bronze Health Plan: \$289 Personal Accident: + \$39 \$328
Monthly Premium Savings = \$66			

Your Client	Silver Health Plan - HMO	VS	Bronze Health Plan - HMO + Hospital Indemnity
	Medical Deductible: \$3,700 Out-of-Pocket Maximum: \$7,500		Medical Deductible: \$8,150 Out-of-Pocket Maximum: \$8,150 Hospital Indemnity: \$300 Daily Benefit Amount for 6 days
Monthly Premium:*	\$380	–	Bronze Health Plan: \$289 Hospital Indemnity: + \$31 \$320
Monthly Premium Savings = \$60			

Sell just two policies a week and you could earn over \$20,000 in annual commission.**
Run a quote to see if this approach might work for your clients!

* Sample quotes based on married couple, age 45 with children. For illustrative purposes only. Additional plan designs available – refer to LifeSecure's Monthly Premium Rates for Personal Accident and Hospital Indemnity Insurance. Rates vary by state.

** Compensation will vary depending on actual commission level and policy premium.

Products not available in all states. For Agent Use only. Not for Solicitation Purposes.

LifeSecure Insurance Company – New Hudson, MI