

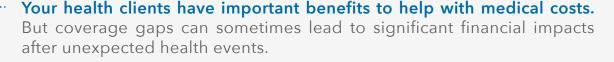
## Sales Idea:

## The Benefits of Bundling Health + Ancillary Coverage











**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: <u>+ \$39</u> \$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: <u>+ \$31</u> \$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.