

Webinar Series

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# Products, Strategies & Tools

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Wednesday, March 29, 2017

# Upcoming **Webinars & Events**

<b>Topic</b>	<b>Date</b>	<b>Time</b>
<b>Short-Term &amp; Limited Benefit Plans</b>	Wednesday, April 5	11AM – 12PM PDT
<b>Life Insurance Intro</b>	Wednesday, April 12	11AM – 12PM PDT
<b>Accident &amp; Critical Illness Insurance</b>	Wednesday, April 19	11AM – 12PM PDT
<b>Live Event! Full Day Bootcamp</b>	Wednesday, April 26	8AM – 4PM PDT

# QLE Pop Quiz | True or False?

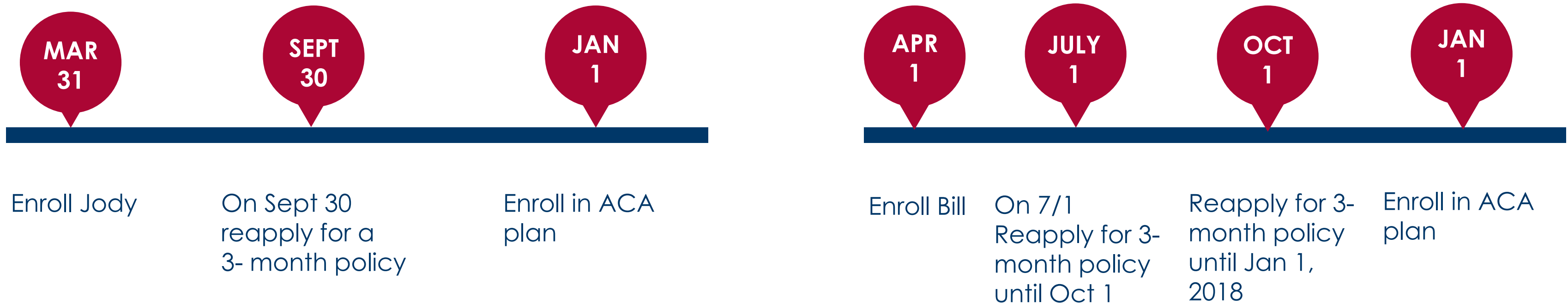
- | T                        | F                        |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | A dependent turning <b>26</b> is a QLE   |
| <input type="checkbox"/> | <input type="checkbox"/> | Moving to a new <b>county</b> is a QLE   |
| <input type="checkbox"/> | <input type="checkbox"/> | Becoming a <b>legal resident</b> is not a QLE                                  |
| <input type="checkbox"/> | <input type="checkbox"/> | Quitting your <b>job</b> is not a QLE  |
| <input type="checkbox"/> | <input type="checkbox"/> | Placing a child for <b>adoption or in foster care</b> is a QLE for the parents |
| <input type="checkbox"/> | <input type="checkbox"/> | Death of a <b>spouse</b> is a QLE  |
| <input type="checkbox"/> | <input type="checkbox"/> | Being on <b>COBRA</b> is a QLE   |

# New Short-Term Medical Rules

Effective April 1, 2017

- STM plan max duration of 3 months
- Can reapply, but subject to underwriting

## Examples:



# Be a **Hero** for Your Clients

Get STM Coverage in Place by Friday for:

- Clients that got cancelled due to non-payment
- Prospects/clients that need coverage, but don't have a QLE
- Prospects/clients that don't qualify for a subsidy and cannot afford an ACA plan



**Get Appointed Today to Sell IHC Short-Term Medical**

# Sizzling **Sales & Marketing** Ideas

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## Call Clients and Offer Dental & Vision

- 1 out of 2 will purchase

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## Referral Arrangements

- CPAs/Tax Preparers
- Individual Lines P&C Agents (Farmers, State Farm, etc.)
- Employee Benefit/Group Medical Agents
- Doctor & Medical Offices

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## Employers

- Small Employer Health Reimbursement Arrangement
- COBRA Alternative

# Dental & Vision Plans

## Morgan White

- Delta & VSP
- “Dental & Vision Vending Machine”
- Sample Emails with Quoting Link
- Add Link to Your Email Signature

## CLICO PPO Dental (Surebridge)

- Careington Maximum Care Network
- \$5,000/\$6,000 Family Calendar Year Maximum

## Under-65 Monthly Premium

	Basic PPO	Premiere PPO
ADULT	\$19.00	\$39.00
CHILD	\$16.00	\$28.00

# CLICO Vision Plan (Surebridge)

- EyeMed Network
- One draft with CLICO products\*

## Under-65 Monthly Premium

<b>Individual</b>	<b>\$9.00</b>
<b>Two Persons</b>	<b>\$16.00</b>
<b>Family</b>	<b>\$25.00</b>

\*Except Term Life and Final Expense



# DICKERSON MARKET CARRIER/PLAN MATRIX

CARRIER / PARTNER	COVERAGE / PRODUCTS AVAILABLE IN CA
A1 Healthcare	<ul style="list-style-type: none"> <li>• Hospital Indemnity (GI)</li> <li>• Accident Medical Expense (GI)</li> <li>• Critical Illness (GI)</li> <li>• AD&amp;D (GI)</li> <li>• Dental (GI)</li> <li>• Prescription Copay Plan (GI)</li> <li>• Telemedicine (NI)</li> <li>• Discount &amp; Wellness Plans (NI)</li> </ul>
Americo	<ul style="list-style-type: none"> <li>• Term Life Insurance (SI)</li> <li>• Final Expense (SI)</li> </ul>
Chesapeake Life Insurance Company (SureBridge)	<ul style="list-style-type: none"> <li>• Accident Indemnity (GI)</li> <li>• Cancer (SI)</li> <li>• Critical Illness (GI Option)</li> <li>• PPO Dental (GI)</li> <li>• Vision (GI)</li> <li>• Fixed Indemnity (SI)</li> <li>• Term Life Insurance (SI)</li> <li>• Final Expense (SI)</li> <li>• Hospital Confinement (GI Option)</li> <li>• GAP Plans (GI Option)</li> <li>• Senior Dental (GI)</li> <li>• Senior Vision (GI)</li> </ul>
GAC	<ul style="list-style-type: none"> <li>• Accident Medical Expense (GI)</li> <li>• Sickness &amp; Accident (KO)</li> </ul>
IHC	<ul style="list-style-type: none"> <li>• Short Term Medical (KO)</li> <li>• Critical Illness (SI)</li> <li>• GAP Plans (GI)</li> <li>• Dental (GI)</li> <li>• Telemedicine (NI)</li> </ul>
SASid	<ul style="list-style-type: none"> <li>• Limited Medical (GI)</li> <li>• Accident Medical Expense (GI)</li> <li>• Critical Illness/Cancer Rider (KO)</li> <li>• Short-Term Medical (KO)</li> </ul>
Molina Healthcare	<ul style="list-style-type: none"> <li>• On-Exchange Major Medical</li> </ul>
Oscar Health Plan	<ul style="list-style-type: none"> <li>• On &amp; Off-Exchange Major Medical</li> </ul>
Landmark Health Plan	<ul style="list-style-type: none"> <li>• Chiropractic</li> </ul>

**KEY:**

KO - Knock-Out Questions

SI = Simplified Issue

GI = Guaranteed Issue

NI = Non-Insurance Product

**NEW CARRIERS &  
PRODUCTS BEING  
ADDED WEEKLY!**

# DICKERSON MARKET COVERAGE TO CARRIER MATRIX

TYPE OF COVERAGE/PRODUCT	CARRIER/PARTNER
On Exchange Major Medical	LA Care Health Plan, Molina Healthcare, Oscar Health Plan
Off Exchange Major Medical	Oscar Health Plan
Short-Term Medical	IHC
Critical Illness - Guaranteed Issue	A1 Healthcare, CLICO - \$10,000 Benefit Option
Critical Illness - Simplified Issue	IHC, CLICO, SASid (rider to Accident Plan)
AD&D	A1 Healthcare, SASid (rider to Accident Plan)
Dental Insurance	Morgan White, CLICO, A1 Healthcare
Vision	Morgan White, CLICO
Telemedicine	A1 Healthcare, IHC
Term Life Insurance - Simplified	Americo, CLICO
Discount Medical/Dental/Rx	A1 Healthcare, CLICO
Final Expense	Americo, CLICO (face to face sales only)
Cancer	CLICO, SASid (rider to Accident Plan)
Accident Indemnity	CLICO
Accident Medical Expense	A1 Healthcare, SASid, GAC
Fixed Indemnity	CLICO
Hospital Confinement / Sickness & Accident	CLICO (GI option), GAC , A1 Healthcare
GAP Plans	IHC, CLICO

# DICKERSON MARKET COVERAGE TO CARRIER MATRIX

TYPE OF COVERAGE/PRODUCT	CARRIER/PARTNER
Senior Dental	CLICO
Senior Vision	CLICO
Limited Medical	SASid
Chiropractic	: Landmark Health Plan

NEW CARRIERS & PRODUCTS BEING ADDED WEEKLY!

# Action Steps

**01** Complete Carrier Paperwork Today

**04** Implement One Sales and Marketing Idea

**02** Identify STM Opportunities

**05** Register for Upcoming Webinars

**03** Call Me to Run Quotes & Present

# You're Not Alone! We're Here to Guide You: Every Step of the Way.



Luis Sanchez

**Direct:** 323-243-7854 | **Office:** 800-457-6116  
**Email:** [luis@dickerson-group.com](mailto:luis@dickerson-group.com)

- Identify Opportunities
- Run Quotes
- Client Presentations
- Assist with Application Process
- On-Site Training
- Customized Sales & Marketing Materials
- Sales Scripts
- Role-Playing
- Wash Your Car
- Tour Healthy Halo's Enrollment Center



Thank You

*Join us for our next event on April 5*