Spark

Ancillary Products Cancer, Heart Attack & Stroke Plans









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CONFIDENTIAL AND PROPRIETARY

Agenda

01 Why sell Cancer, Heart Attack & Stroke Plans

02 Plan Types and Plan Choices

03 Aetna/Cigna/GTL

04 Prospecting and Selling

05 Underwriting

Why sell Ancillary Cancer, Heart Attack & Stroke Plans?

01 **Fills in coverage gaps for your clients.**

Plans are typically comprehensive and cost effective, and provide needed coverage.

02 **Increases client retention.**

By increasing the “policies per household”, your clients will be unlikely to shop around with another agent.

03 **Earns you additional commissions.**

You’ll earn commissions on ancillary products; while not as sizeable as Medicare Advantage and Supplement, it adds up over time!

04 **Expand your Book of Business**

Ancillary Plans can be sold to the U65 market, giving you the opportunity to expand your business.



Stand Alone Ancillary Plans

In this presentation, we'll be looking at an overview of just a few companies that offer these plans.

Be sure to check other carriers that you are contract with to see what they offer. Also note, that with any of these products, availability and benefits vary by state - make sure to check the carrier specifics.

Ancillary plans like Cancer, Heart Attack & Stroke are secondary insurance products meant to reduce the out of pocket costs associated with care and services.
Cancer, Heart Attack & Stroke policies typically provide a lump-sum payment following a diagnosis of the illness covered on the policy. The payment can be used for deductibles, co-insurance and non-medical costs as it's paid directly to the insured and in addition to any other health coverage.

Cancer

The Risks

88%
of all cancers are diagnosed in persons 50 or older

2nd
most common cause of death

42%
of men will be diagnosed during their lifetimes

40%
of women will be diagnosed during their lifetimes

Source: American Cancer Society. *Cancer Facts & Figures 2024*. cancer.org

Cancer

The Costs

15%
Increase in out-of-pocket costs for all cancers between 2009-2016

$180-$2598
monthly out-of-pocket cost estimate for cancer survivors

46%
of costs associated with cancer are indirect:

- Deductibles/copays
- Medical supplies
- Family care, transportation, lodging
- Loss of income

Sources: American Cancer Society. https://pressroom.cancer.org/OutofPocketCosts cancer.org and NCBI.NLM.NIH.gov https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10162611/

Heart Attack

The Risks

Heart Disease is the
#1
Cause of death in the United States

1 in every **5** deaths
due to heart disease
(695,000 on 2021)

In the United States, someone has a heart attack every
40
seconds

Every year, about
805,000
people in the United States have a heart attack

Source: https://www.cdc.gov/heart-disease/data-research/facts-stats/index.html

Stroke

The Risks

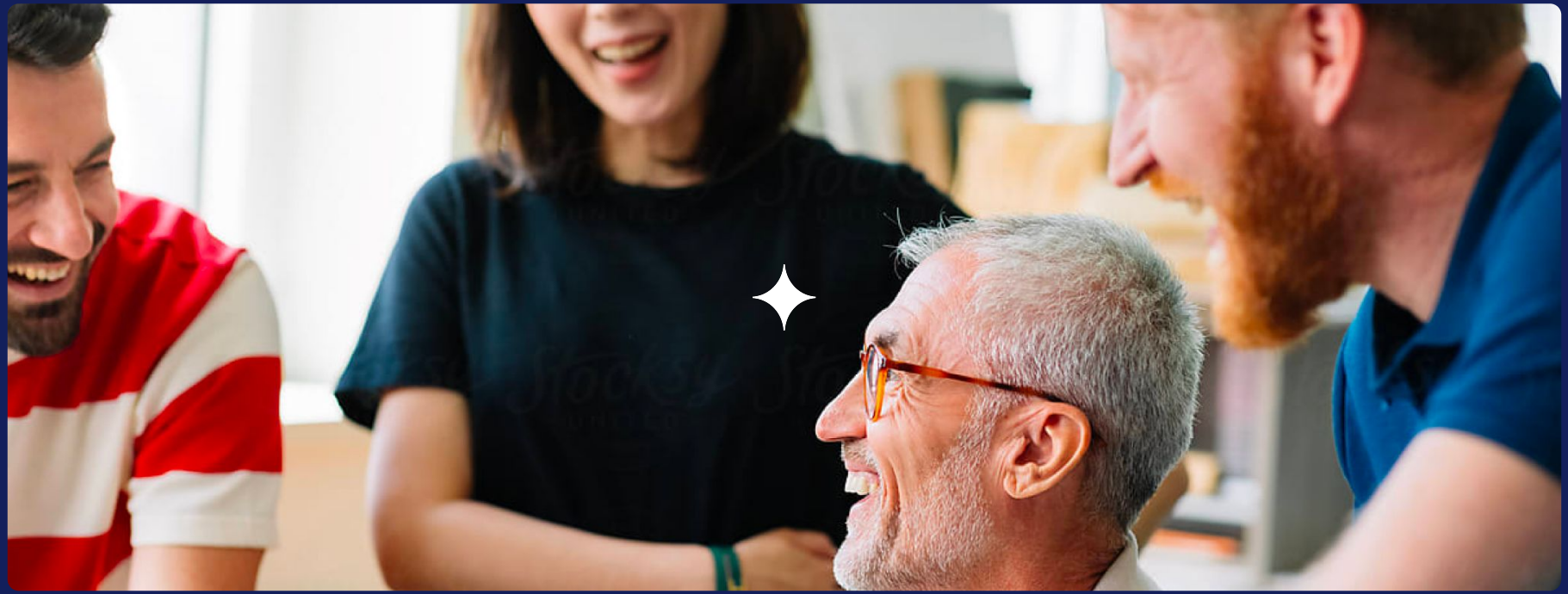
Every year, about
795,000
people in the United States suffer a stroke

140,000+
Deaths each year from stroke

In the United States, someone has a stroke every
40
seconds

Two-thirds of the 7 million stroke survivors are currently disabled

Source: Stroke Awareness Foundation, https://www.strokeinfo.org/



Aetna

Aetna Senior Supplemental Insurance

01

Cancer & Heart Attack or Stroke Plus

Flexible plans offer coverage for cancer only, or combination or cancer, heart attack and/or stroke coverage. Issue ages 18-89 to individuals, couples or families.

02

Direct Member Reimbursement

Benefits are paid directly to the policyholder in addition to any other health coverage.

03

Flexible Benefit Amount

Up to $75,000 benefit amounts available. 100% benefit paid upon diagnosis with recurrence benefit rider available.

aetna®

Senior Supplemental Insurance



Aetna Broker Support

01 Contracting

If you are contracted with Aetna Senior Supplemental Insurance, you are already contracted to sell Ancillary Plans.

02 Commission

Commission is 25-65% of first year premium

03 Broker Benefits

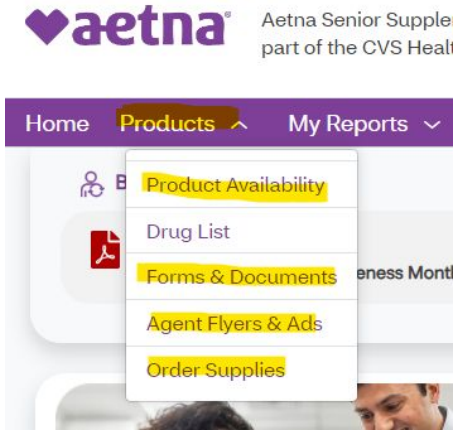
Easy Quote & Enroll tool - including mobile app. Access to marketing materials and training, including live webinars at Aetnaseniorproducts.com



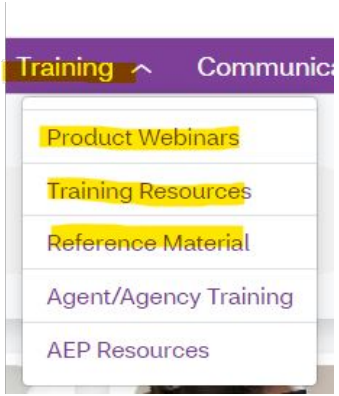
Aetna Cancer and Heart Attack or Stroke Plus

Separate login from Producer World: Aetnaseniorproducts.com

Under Products Tab, you can view which states the various ancillary products are available, download flyers and ads and order brochures, etc.

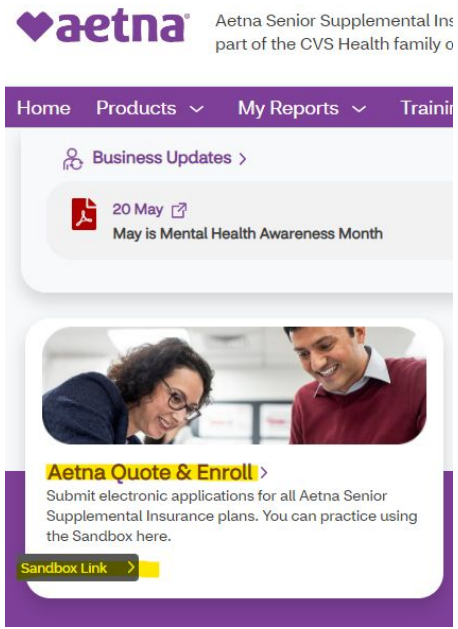


Under Training Tab, there are resources on ancillary products - product training & reference materials.

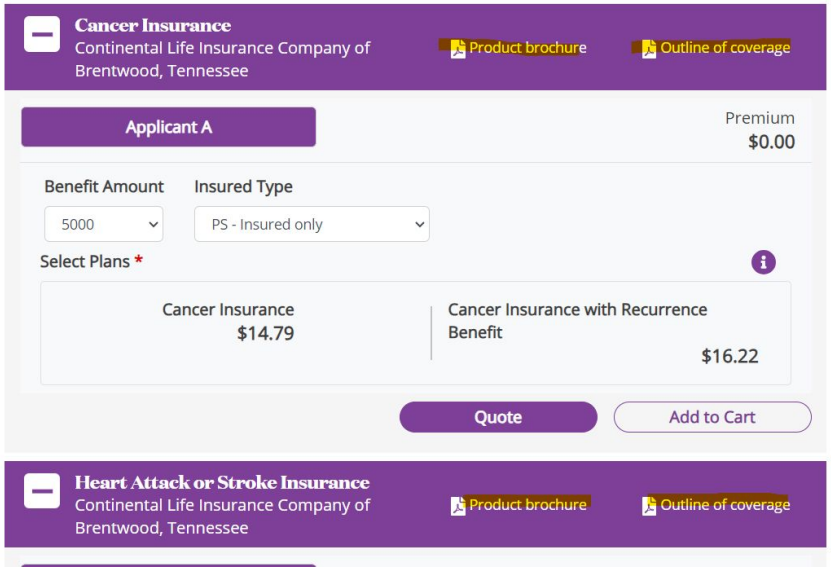


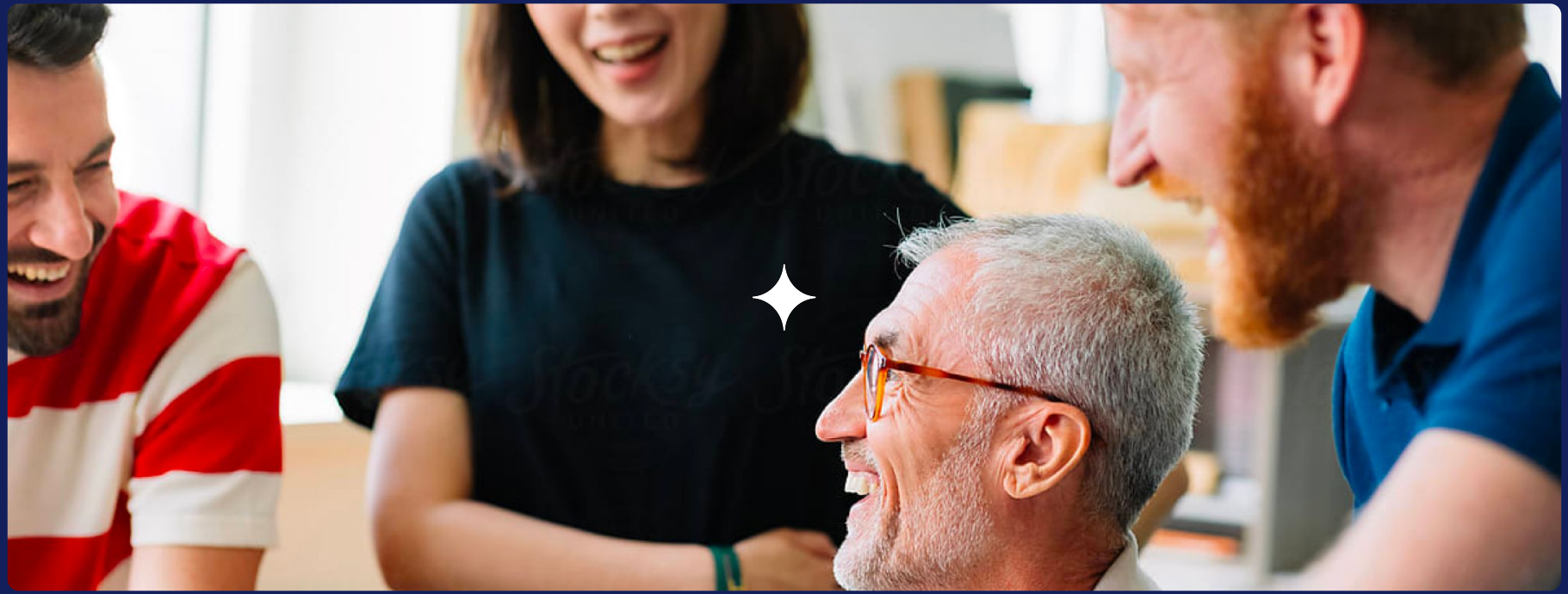
Aetna Quote & Enroll

Go to the Sandbox link to play around with various scenarios without putting an actual client in the live system.



Once you enter test client information, you can choose the ancillary products to quote and see pricing and also view and download product brochure and outline of coverage.





Cigna

Cigna Supplemental

01

Flexible Choice Cancer, Heart Attack and Stroke

One policy with flexible choices on max benefit amount and riders chosen. Issue ages 18-99 for individuals, couples and families.

02

Benefit paid directly to policyholder

Benefits are paid directly to the policyholder in addition to any other health coverage.

03

Flexible Choices

Up to $75,000 benefit amounts available. 100% benefit paid upon diagnosis with other riders available: Benefit Builder, Chemotherapy, Recurrence, Restoration Benefit, and more.



Cigna Broker Support

01 Contracting

If you are contracted with Cigna Supplemental, you are already contracted to sell Ancillary Plans.

02 Commission

Average first year commission is 30-50% of premium

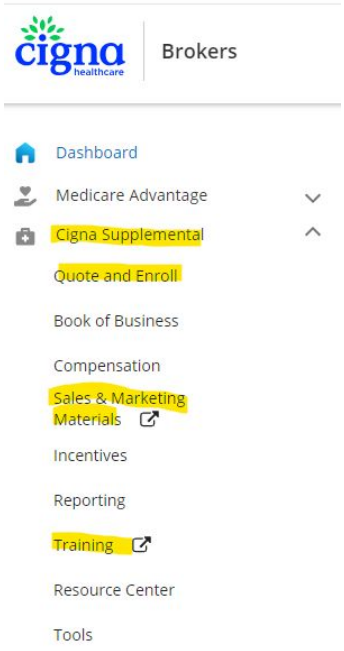
03 Broker Benefits

Easy Quote & Enroll tool at CignaforBrokers.com plus ability to create and send a self-enroll link to clients. Access to brochures and other marketing materials.



Cigna Flexible Choice DVH

If you are contracted with Cigna Supplemental Insurance, you are already contracted to sell their ancillary products in addition to their Medicare Supplements.



CignaForBrokers.com and log in

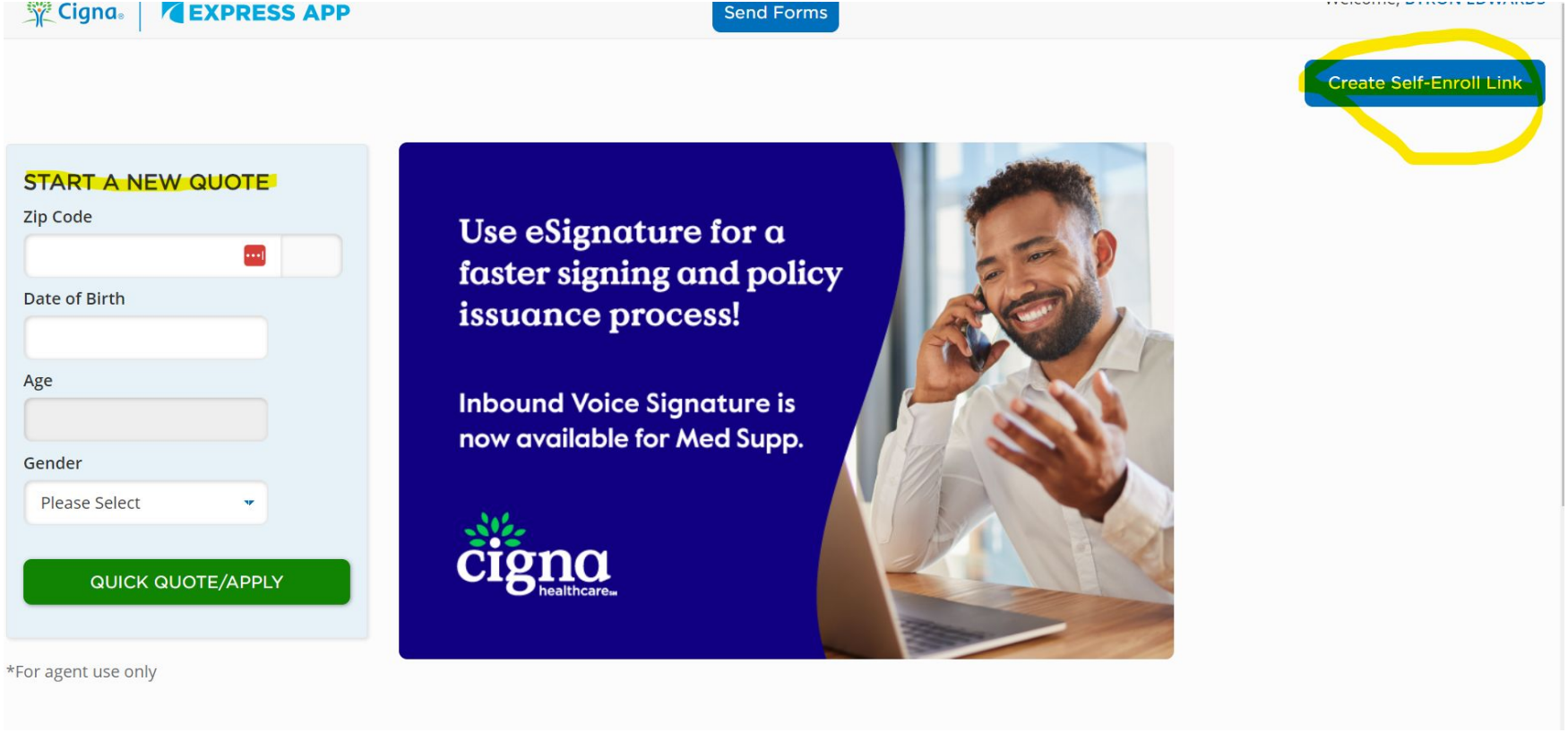
Under Cigna Supplemental you can:
Quote & Enroll

In Sales & Marketing tab you can download and/or order Sales and Marketing Materials

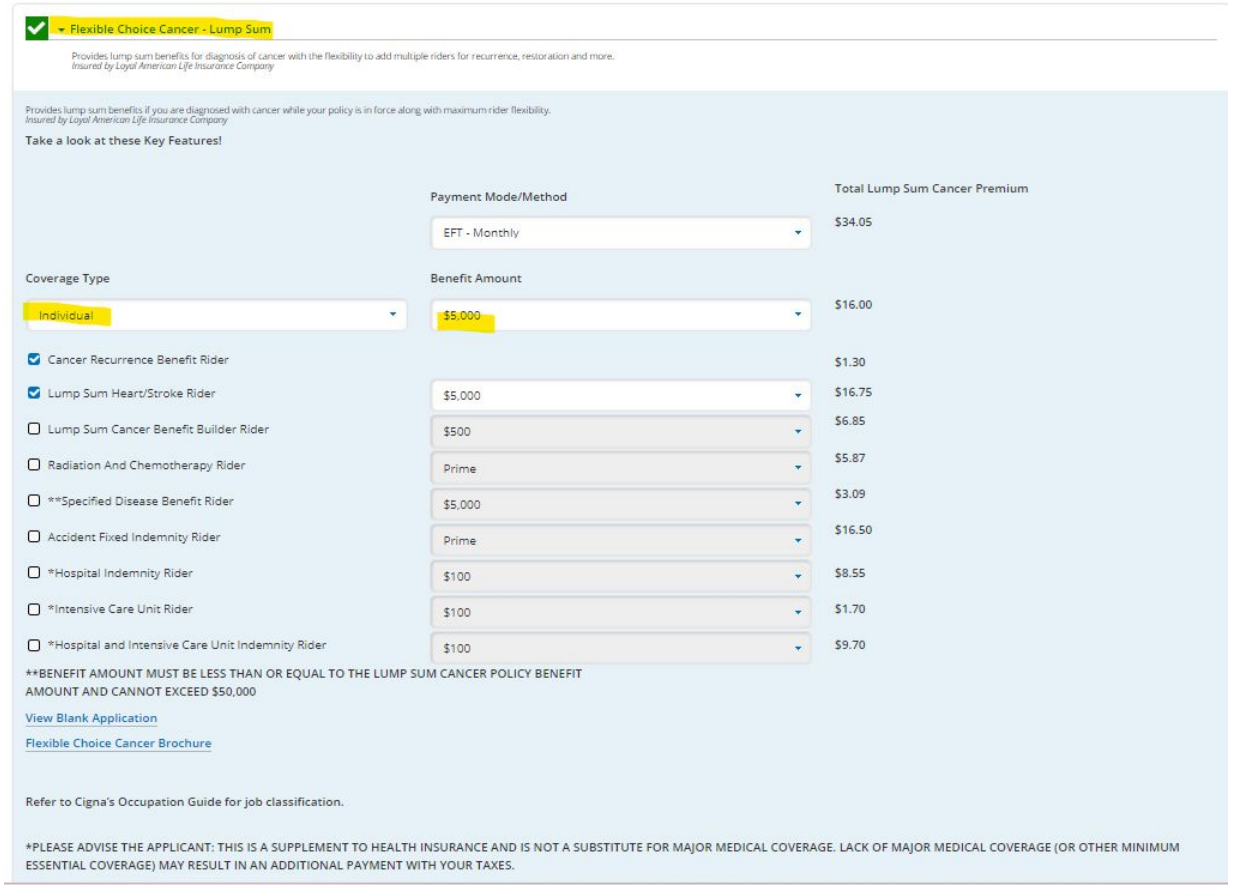
Under Resource Center, Product Center you can see product availability chart

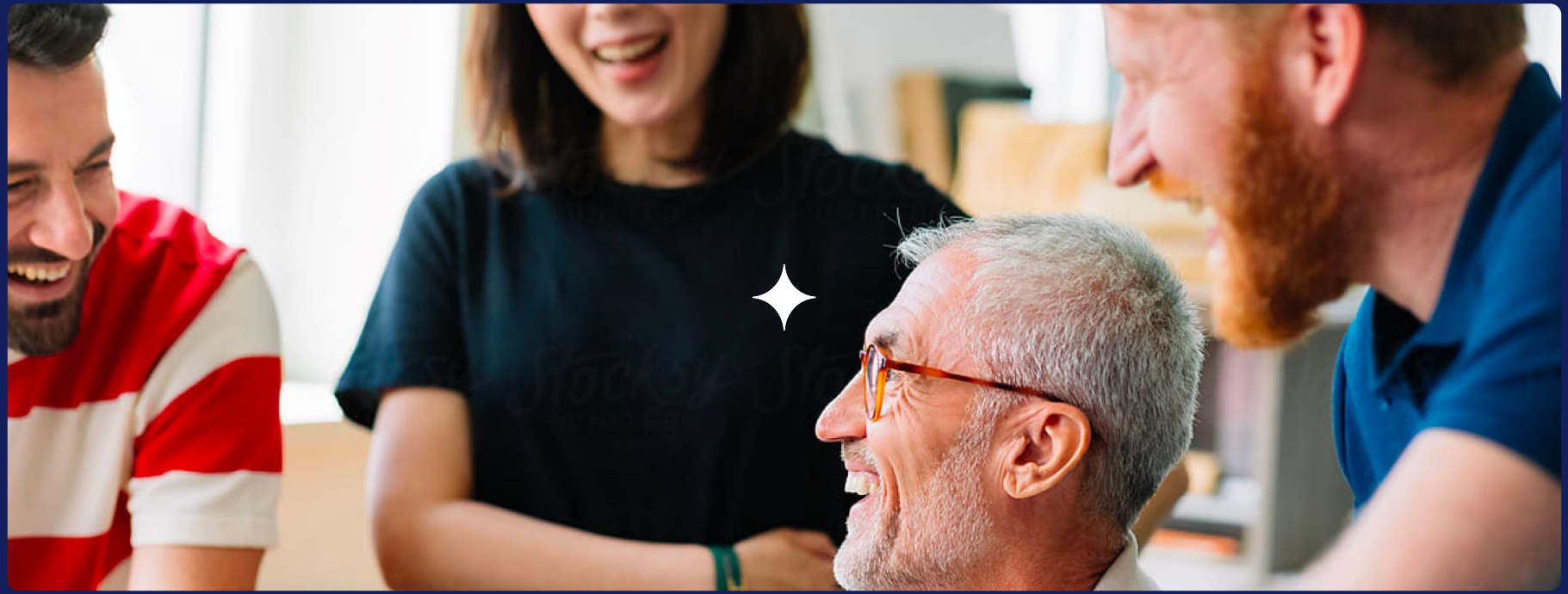
Under Training you can see upcoming training sessions,

Cigna Quote & Enroll



Cigna Quote & Enroll





GTL

GTL

01

Cancer, Heart Attack and Stroke

Offers cutting-edge benefits for your clients. In addition to an extensive set of riders, policyholders will have access to an experimental treatment benefit, a skin cancer benefit and more. Issue Ages: 18-90

02

Benefit paid directly to policyholder

Benefits are paid directly to the policyholder in addition to any other health coverage.

03

Flexible Choices

Up to $50,000 benefit amounts available. 100% benefit paid upon diagnosis. Experimental treatment benefits included (+25%) and many other riders available.

GTL GUARANTEE TRUST LIFE



GTL Broker Support

GTL GUARANTEE TRUST LIFE

01 Contracting

If you are not contracted with GTL, please email Support@SparkAdvisors.com for a contracting link.

02 Commission

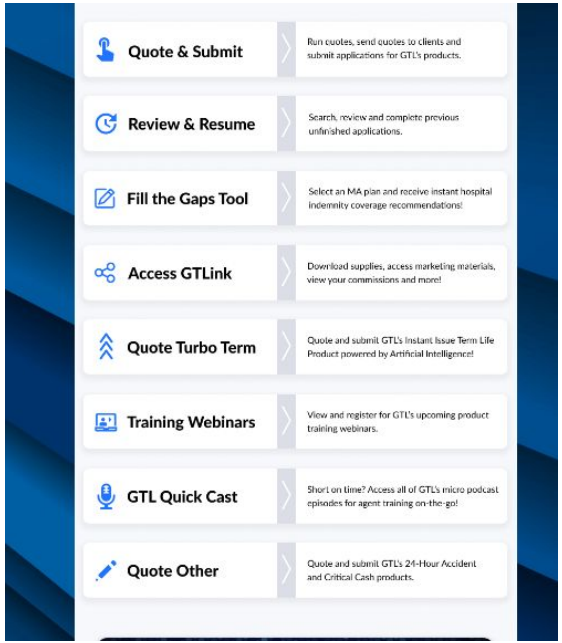
Average first year commission is 60-65% of premium

03 Broker Benefits

Easy online application PLUS brokers can quote & enroll with GTL E-App on Apple and Android platforms.
Access to brochures and other marketing materials.



GTL Flexible Choice Cancer, Heart Attack and Stroke



Once Contracted, you'll have access to Agent Portal

In the portal you can:

- Quote & Submit Applications
- Download and order marketing materials and supplies
- View training webinars
- And more



Who is a Prospect?

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PROPRIETARY

Who is a Prospect?

01

Current Clients

Your current book of business is a great place to start

02

Someone with a family history

Someone with a family history of cancer, heart disease or stroke understands the costs and treatment process

03

Past cancer survivor in remission

Someone who had cancer in the past and has been in remission 5+ years understands the financial costs and emotional toll

04

Small Business Owners

Have they considered the effect a critical illness could have on their business? There are over 3.5 million businesses with 0-4 employees, 5.2 million businesses with under 25 employees



What are Indirect Costs?

Senior Market

Medicare:

- Prescription copays
- Travel expenses to medical facilities
- Experimental or alternative treatment not covered
- Loss of income if working

Medicare Advantage:

- Copays applied to MOOP
- Higher out-of-network copays
- Travel expenses not covered
- Loss of income if working

Under 65 Market

The cash benefits can be used to help:

- Cover medical copays and deductibles
- Pay for experimental or alternative treatments
- Supplement lost of income
- Provide cash for car and mortgage payments
- Allow for extra time off work
- Take a recuperative trip

The chances of beating cancer are higher than ever - 18.1 million people diagnosed with cancer have survived. Show them how a policy can help them survive financially. 46% of costs associated with cancer are non-medical, indirect costs.

(Association of American Cancer Institutes, Cancer Research is Saving lives, 2015, https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10162611/)

Needs analysis

Bring the subject up with every sales opportunity!

What to ask

Who do you have your cancer plan with?

Does your client have coverage for a heart attack or stroke?

Who do you know that has been touched by cancer?

Do they know anyone who has had a heart attack or stroke?

Underwriting

Know the “knock-out” questions for carriers!

- HIV/AIDS diagnosis and treatment
- Cancer diagnosis and treatment
- Heart condition/abnormality of heart or circulatory system
- Previous stroke or TIA
- Uncontrolled HBP
- Diabetes with insulin at an early age
- Tests advised, but not completed
- Waiting on test results for the above
- Declinable drug list

Length of time and specific questions/uw rules vary by carrier, check carrier specific applications for more information

Wrap Up

Don’t get overwhelmed with the Plan choices!

- Pick a carrier learn those plans:
  - Order and read the Plan brochure(s)
  - Read the Outline of Coverage so you understand the Plan
  - Play around with the quoting to get familiar with Options and premiums
- Then:
- -Post on social media - compliantly!
- -Listen for clues during client conversations and consultations
- -Bring up ancillary plans when talking with clients



Thank You

CONTACT

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FOR CONTRACTING ASSISTANCE:

support@sparkadvisors.com

Spark