

Application Signature Options

Carrier	Q-SIG	E-SIG	VOICE-SIG
ACE	•	•	•
AFLAC	•	•	
AMERICAN BENEFIT LIFE	•	•	
CENTRAL STATES OF OMAHA	•	•	•
CVS / ACCENDO	•	•	
HUMANA		•	•
LUMICO/ELIPS	•	•	•
MANHATTANLIFE	•		
MEDICO		•	•
NATGEN	•	•	•

Carrier Playbooks



ACE MED SUPP BATTLE CARD

ACE Medicare Supplement

CARRIER HIGHLIGHTS

- World's largest publicly traded property and casualty insurance company
- More than \$200 billion in assets and reported \$46.8 billion of gross premiums written in 2021
- 93% of Fortune 1000 Companies have at least one Chubb product
- A++ (Superior) AM Best Rated

PRODUCT HIGHLIGHTS

- Lowest base rates in most states
- 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 HHD Requirements – 7%



State	Eligibility
Arkansas	<ul style="list-style-type: none"> • Currently living with spouse OR <ul style="list-style-type: none"> • Currently have a household resident, who is age 50 or older, with whom has continuously resided for the last 12 months.
Arizona	
Iowa	
Kansas	
Kentucky	
Louisiana	
Maryland	
Michigan	
Pennsylvania	
In addition:	

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.





I

AFLAC BATTLE CARD



CARRIER HIGHLIGHTS

- A+ Superior AM Best Rated (helps more than 50 million people with expenses health insurance does not cover)
- Established in Columbus Georgia in 1955 - American Family Life Insurance Company of Columbus
- 1964 -The company became American Family Life **Assurance** Company of Columbus - a name change that would later set Aflac up for one of the most groundbreaking advertising campaigns in history

PRODUCT HIGHLIGHTS

- Brand Name recognized by 87% of seniors
- 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
- Administered by Aetna

CONTRACTING

- E-Contracting done online through portal at: sellaflacmedsupp.com
- One combined contract for Final Expense and Med Supp

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.

Aflac HHD



State

AL, AZ, GA, IA, MI, NV, OK, SC, WV, & WY

Eligibility

- 10%
 - **Requirements:** You may qualify for a Medicare Supplement household discount with Tier One 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 will be considered a legal spouse when such partnerships are valid and recognized in your state of residence)
-



ABL



CARRIER HIGHLIGHTS

- A- Excellent AM Best Rated; over \$2.5 Billion in total assets.
- 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 = telephone interview, Green = approved)
- Mobile Tool - Agent will be able to run quotes and check our declinable drug list - all from their smartphone.
- 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.

ABL HHD Chart



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.





CSO



Central States Health & Life Co. of Omaha

CARRIER HIGHLIGHTS

- Headquartered in Omaha, NE.
- A- (Excellent), AM Best Rated.
- 85 years of experience. Leadership team with years of experience in Med Supp marketplace.

PRODUCT HIGHLIGHTS

- Priced for Plan F and Plan N sales. No plan G in some states.
- Withheld Plan F rollout until after MACRA 2020, resulting in a cleaner block of business with only underwritten business.
- 7% roommate or spousal discount — underwriting guide does not specify age.

UNDERWRITING HIGHLIGHTS

- *Heart*: 2-year lookback on diagnosis or event. Long-standing and controlled conditions may be acceptable.
- *Cancer*: 3 years since last treatment.
- *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.



CVS HEALTH - ACCENDO



CARRIER HIGHLIGHTS

- Accendo Insurance Company, part of the Aetna Senior Supplemental family.
- A (Excellent) AM Best Rated.
- HQ in Nashville, TN, area (Franklin).

PRODUCT HIGHLIGHTS

- Over 95% e-App submission rate. Security Question signature option available.
- 14% Household Discount: Roommate style discount (not available in FL, ID, VT).
- Quotes-on-the-go Mobile Rate Quote App

UNDERWRITING HIGHLIGHTS

- *Heart*: 3-year lookback on cardiomyopathy; 1-year lookback on heart attack, heart valve, and blockage.
- *Cancer*: 3-year lookback.
- *Stroke*: 2-year lookback.
- *Diabetes*: No insulin, possibly with heart condition. Contact underwriting.

CVS Accendo HHD Chart



State	HHD Discount Requirements
AL, AR, AZ, CA, CO, DE, GA, IA, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OR, RI, SC, SD, TN, TX, VA, WI, WV, WY	Live with at least 1, but not more than 3 other adults.
FL, ID, VT	NO HHD currently.
IL	Live with at least 1, but not more than 3 other adults. (Age 60 or older)
OH, OK	2 people both with active Accendo policy.
PA	Live with someone you are in a legal relationship with.
Please check each state's application for exact rules pertaining to HH Discount	For agent use only.





HUMANA ACHIEVE

Humana®

CARRIER HIGHLIGHTS

- A- (Excellent) AM Best Rated.

PRODUCT HIGHLIGHTS

- 12% Household Discount for dual applicants. Switching to 1 policy state by state
- Electronic payment discount.
- Humana Well Dine - 10 nutritious meals delivered to your door after overnight hospital stay.
- Discounts on hearing aids available through HearUSA®, TruHearing® and NationsHearing®.
- Best Humana Med Supp value to date

UNDERWRITING HIGHLIGHTS

- *Heart*: 2-year lookback.
- *Cancer*: 2-year lookback.
- *Stroke*: 2-year lookback.

Humana Achieve HHD Chart



State	HHD Requirements	<i>(As of 5/1/22)</i>
AR, AZ, GA, IA, IL, MI, MS, NC, TX, WI	Enhanced HHD is available on new policies only, and only if they have been residing with one to three adults, including their spouse, for the last 12 months.	
Rest of States	Currently 2 policy Discount as of 5/1/22.	



LUMICO

Lumico medigap solutions

CARRIER HIGHLIGHTS

- Owned by SwissRe, the largest global reinsurer.
- A (Excellent), AM Best Rated.

PRODUCT HIGHLIGHTS

- Large nationwide footprint. Targeting 40 total states by end of 2022.
- 12% Household Discount for Elips states. 7% in Lumico Life States.

UNDERWRITING HIGHLIGHTS

- *Heart*: 2-year lookback on heart attack, bypass surgery, or stent. A-Fib, angina, cardiomyopathy, heart valve disorder in the last 2 years will be considered.
- *Cancer*: 2-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.

Lumico HHD Chart

State	Household Discount Requirements
ELIPS: AR, AZ, DE, GA, IA, IL, IN, KY, LA, MD, MI, MO, MS, NC, ND, NE, OH, OK, PA, SC, SD, TN, TX, UT, WI	12%
LUMICO: AL, CO, FL, KS, MN, MT, NJ, NM, NV, WV, WY	7%
Transitioning to ELIPS Q2: OR, VA	7% → 12%
AL, AR, AZ, CO, DE, FL, GA, IA, IL, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY	Married and residing with spouse OR residing with someone 50 or older for the past 12 months.
IN, OH, OK	a) Married and residing with legal spouse, or residing with the person named on the form for at least 12 months; -AND- b) The person named on the form must currently be applying for OR have an active Medicare Supplement policy underwritten by ELIPS Life Insurance Company.
Please check each state's application for exact rules pertaining to HH Discount	For agent use only



MANHATTANLIFE



ManhattanLife

CARRIER HIGHLIGHTS

- Headquartered in Houston, TX
- B+ AM Best Rated: Reinsured by one of the nation's leading carriers
- Over a decade of experience in the Medicare Supplement market

PRODUCT HIGHLIGHTS

- Expansive nationwide footprint
- 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 HHD Chart



State	Household Discount Requirements
AL, AR, AZ, CA, CO, DE, GA, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, NE, NM, NV, OR, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	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)
OH	Must be 65, Married residing with spouse or residing with someone at least 60 for last 12 months AND the household resident must have an existing Med Supp policy or be in process of applying for one with this company or one of the Manhattan Charter's. Discount will be removed if one terminates coverage or no longer resides with you. (2 Policy)
OK	Must be 65, married and residing with spouse, or have been residing, for at least past 12 months, with someone who is 60 or older AND resident or spouse must have or currently applying for Manhattan chartered policy. (2 Policy)
PA	Must be 65, Married or have a domestic partner and 2 policy Manhattan Charter company.



MEDICO



CARRIER HIGHLIGHTS

- A (Excellent) AM Best Rated
- Ease of doing business – quoting, application, submission, underwriting, commission, claims, accessibility – it all makes it easy, simple, and convenient.
- Tools to grow your business – online/live training, marketing materials, Medico Information Center (mic.gomedico.com), 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 gomedico.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.

Medico HHD Chart



Medicare Supplement	Discount	Overview
AL, AR, AZ, CO, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, NC, NE, NV, OK, SC, TN, TX, UT, VA, WI, WV	10%	Other adult over 50 must be living in same house.
OH	10%	Both members of the household must apply to receive a discount.
PA	10%	Must be in a civil union to receive a discount.



NATIONAL GENERAL



CARRIER HIGHLIGHTS

- Part of the Allstate family of companies
- A+ (Excellent), AM Best Rated

PRODUCT HIGHLIGHTS

- Available in 42 States
- Brand new, Multi-Discount Program
- Roommate Household Discount: 7% OR Dual Applicant Household Discount: 10%
- Annual Pay Discount: 10%
- Activity – Tracker Discount: 5%
- Additional Value Ads Available for Consumers
- Amplifon Hearing Care
- Active & Fit Fitness Program
- Reward healthy clients with banded preferred select rates (available ages 66-72 in some states)

UNDERWRITING

- *Heart*: 2-year lookback
- *Cancer*: 2-year lookback
- *Stroke*: 2-year lookback
- *Diabetes*: Accepts up to 50 units of insulin.

National General HHD Chart



State	Household Discount Requirements
AK, AR, CO, DC, MT, NC, ND, NM, NV, OR, SD, TX, UT, VA, WI, WY	A 7% discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement.
AL, AZ, CA, DE, GA, IA, KS, KY, LA, MD, MI, MO, MS, NE, SC, TN, WV	A 7% discount is available to applicants who for the past 12 months have resided with at least one, but no more than three, other adults who are age 50 or older. If living with another adult who is their legal spouse, domestic partner, or in a Civil Union Partnership we will waive the one-year requirement and the age 50 requirement -or- a 10% discount is available if both individuals apply for a Medicare Supplement policy with National Health Insurance Company.
OH, OK	A 10% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active National General accident & Health Medicare Supplement insurance policy. If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
IL, NJ	A 7% discount is available to applicants who for the past 12 months have resided with at least one but no more than three, other adults who are age 50 or older and also have an active National General Accident & Health Medicare Supplement insurance policy. If living with another adult who is the legal spouse, domestic partner, or in a Civil Union Partnership, we will waive the one-year requirement and the age 50 requirement.
PA	A 7% household discount is available if the applicant is at least 65 at the time of the requested effective date and meets the following criteria: married and residing with their spouse; or must have resided for the past 12 months in the same household with an individual who has either been issued or is applying for a National Health Insurance Company policy.
ID, MN	No discount available.
FL	A 3% discount is available to applicants if they reside with their spouse who owns or is issued a Medicare Supplement policy written by National Health Insurance Company.
IN	A 10% discount is available to applicants whose spouse have or are applying for National General Accident & Health Medicare Supplement insurance. A 10% discount must be applied for applicants who qualify for Open Enrollment or Guaranteed Issue.
Please check each state's application for exact rules pertaining to HH Discount	For agent use only.

