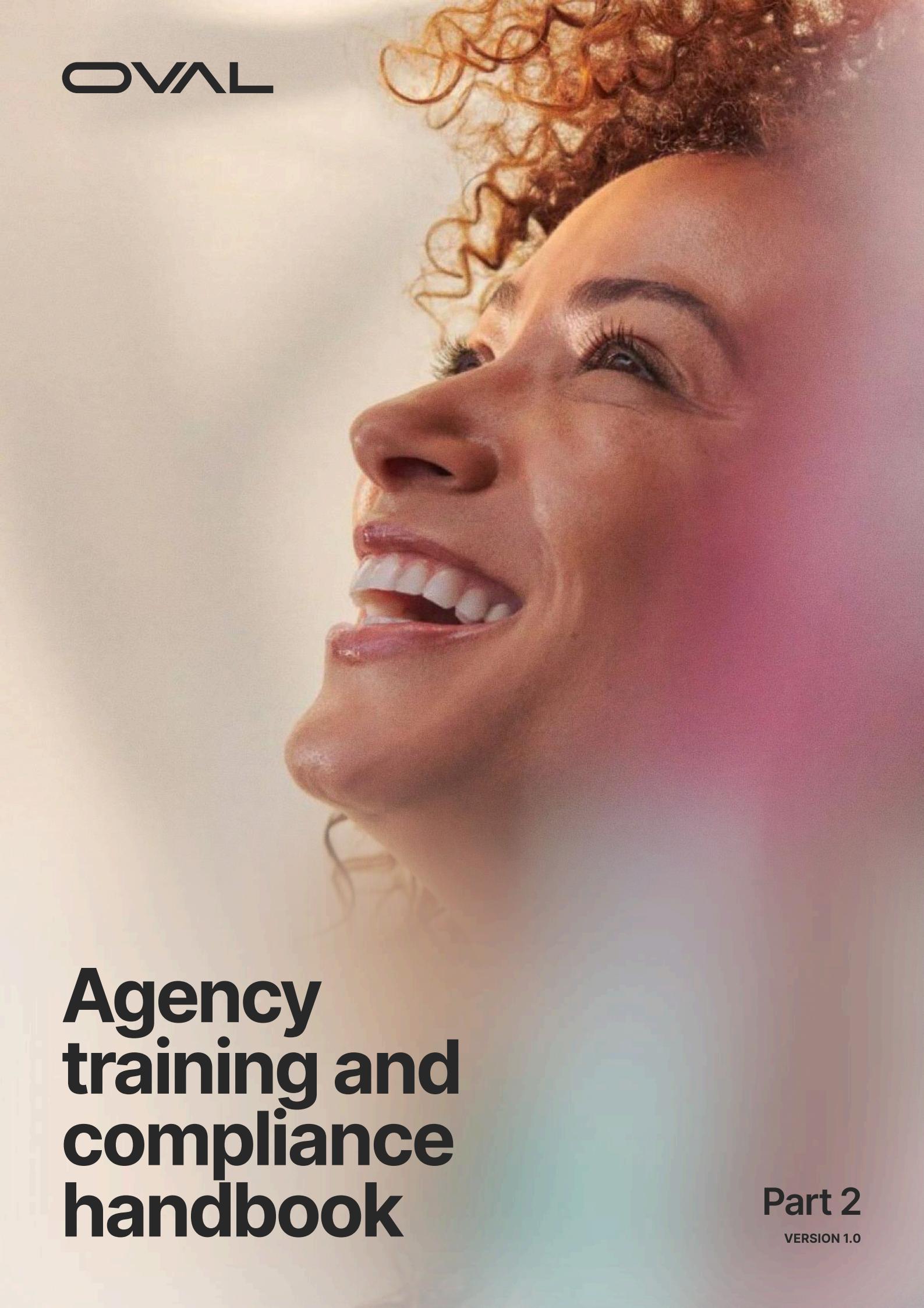


oval

A close-up, profile photograph of a woman's face. She has dark, curly hair and is looking upwards with her eyes closed and her mouth wide open, as if singing or shouting. Her expression is one of intense emotion. The background is a soft, out-of-focus gradient of warm colors.

Agency training and compliance handbook

Part 2
VERSION 1.0

Core Sales Call Requirements and Compliance

Mandatory Script Elements for Every Call

3.1

This section details the non-negotiable information that agents must convey during every sales call to ensure transparency and compliance. These elements include:

-
- A clear and immediate identification of the agent and a declaration that they are calling on behalf of OVAL

 - An explicit statement clarifying that OVAL operates as a telehealth company, distinct from a traditional brick-and-mortar pharmacy.

 - The mandatory disclosure that all treatments offered require prior approval by a licensed medical provider.

 - Confirmation that all medications are shipped by licensed, LegitScript-certified partner pharmacies.

 - A transparent mention that the membership perks for certain medications may vary and might not be included under all membership tiers.

 - Highlighting the benefit of discreet packaging and the availability of ongoing support.

 - Emphasizing that an OVAL membership serves as a supplemental service and does not replace traditional health insurance, though it may contribute to reducing out-of-pocket costs.
-

These mandatory script elements are not merely best practices; they represent legally required disclosures within the highly regulated telehealth and pharmaceutical industries. Explicitly stating that "Oval is a telehealth company, not a traditional pharmacy" and that "All treatments require approval by a licensed medical provider" is crucial for managing client expectations and preventing any form of misrepresentation regarding OVAL's operational model or the medical oversight involved. The disclaimer regarding the membership's supplemental nature (i.e., "does not replace insurance") is also a critical financial disclosure. Failure to consistently include these elements could lead to significant legal liabilities, regulatory penalties, and consumer complaints due to perceived deception. Agents must undergo intensive training to internalize these mandatory disclosures to the extent that they are delivered naturally, consistently, and without omission. These elements form the bedrock of compliant communication, safeguarding both the client's understanding and OVAL's legal standing.

General Sales Do's and Don'ts

3.2

This section provides a clear, dichotomous list of acceptable and unacceptable sales behaviors and linguistic practices.

Do

- Strictly adhere to the approved sales script.

 - Refer to all medications exclusively by their FDA-approved names.

 - Consistently disclose that medical approval is a prerequisite for all treatments.

 - Highlight OVAL's benefits accurately, without any exaggeration of outcomes.

 - Actively encourage client questions and foster an environment of transparency
-

Don't

- Use any phrases implying absolute certainty, such as "guaranteed results," "cure," "instant fix," or "100% safe".

- Engage in direct comparisons of OVAL's medications to competitors (e.g., "ours is better than Ozempic").

- Claim any form of FDA or government endorsement for OVAL as a company.

- Exert undue pressure on customers to enroll in higher-tier plans.

- Discuss sensitive health topics in a joking, flippant, or otherwise unprofessional manner.

- Promise access to these medications. Always say: "If medically approved."

The directive to "Stick to the approved script" and the classification of "Failing to use the approved pitch/script" as a "Selling Infraction" elevate the script from a mere guideline to a meticulously crafted compliance document. This also directly links to the policy of conducting "Random audits of call recordings and scripts... monthly," establishing the script as the primary benchmark against which agent performance and compliance adherence will be rigorously evaluated. Deviations are not minor errors but potential compliance violations. Agents must internalize that strict adherence to the approved script is paramount. Any deviation is considered a serious matter with potential consequences, including termination of partner access. The script is designed to ensure consistent, legally defensible, and compliant messaging across all client interactions.

Prohibited Terms and Phrases

3.3

This section explicitly lists specific terms and phrases that are strictly forbidden during any sales interaction due to their potential for misrepresentation, false promises, or unauthorized medical claims. These include:

"Guaranteed to work"

"This is safer than your current prescription"

"No need to talk to a doctor"

"Unlimited refills"

"You'll never need Viagra again"

"FDA-approved company"

(clarify that stating "We work with FDA-registered pharmacies" is acceptable and accurate).

Each phrase explicitly prohibited directly targets a common pitfall in the sale of health-related products: making false promises, offering unauthorized medical advice, circumventing necessary medical gatekeepers, setting unrealistic expectations, and making false claims of governmental endorsement. These prohibitions are not arbitrary; they are direct responses to stringent regulatory requirements and consumer protection laws designed to prevent harm and maintain ethical advertising standards. Each phrase, if used, could trigger a regulatory violation or a consumer complaint. This list serves as a direct, actionable guide for agents to avoid common legal and ethical pitfalls. Agents must receive explicit and comprehensive training on these prohibited terms and phrases, understanding the severe legal and ethical ramifications of their usage. This section functions as a critical, quick-reference "red flag" list to ensure all communications remain compliant and transparent.

GLP-1 and ED Medications

Special Compliance:

GLP-1 and ED medications are highly regulated categories that carry a greater risk of misuse, medical contradiction, and misrepresentation. Consequently, extra care and strict adherence to compliance are mandatory when discussing these treatments.

Understanding GLP-1 Medications

4.1

Definition and Examples

4.1.1

GLP-1s (Glucagon-Like Peptide-1 agonists) are a class of prescription weight-loss injections designed to regulate blood sugar, reduce appetite, and support long-term weight management. Specific examples include Semaglutide (marketed as Ozempic® and Wegovy®) and Tirzepatide (marketed as Mounjaro® and Zepbound®).

FDA Approval Status and Compounded Drugs

4.1.2

It is unequivocally stated that these medications mandate a full medical evaluation by a licensed provider, and prescription is not guaranteed. A critical distinction is made: compounded drugs are not FDA-approved or evaluated for safety, effectiveness, or quality by the FDA. It is explicitly noted that Ozempic®, Mounjaro®, Wegovy®, Zepbound®, and Generic Liraglutide are not compounded versions. The nuanced FDA approval status is clarified: Ozempic®, Mounjaro®, and Generic Liraglutide are FDA-approved for type 2 diabetes treatment but may be prescribed off-label for weight loss at the sole discretion of a healthcare provider. Wegovy® and Zepbound® are specifically FDA-approved for weight loss. Trademark disclaimers for Novo Nordisk A/S and Eli Lilly and Company are included, along with a statement that OVAL (or Hims, Inc., as per snippet context) is not affiliated with or endorsed by these manufacturers. The prerequisite for prescription products is an online consultation with a healthcare provider who will determine medical appropriateness. A note on FSA/HSA eligibility states it varies by plan provider.

Key GLP-1 Information

GLP-1 (Glucagon-like Peptide-1) receptor agonists are a powerful class of medications used for weight loss and type 2 diabetes management. There are two primary ways patients may receive GLP-1 treatments: Branded or Compounded injections.

A. Branded GLP-1 Injections

B. Compounded GLP-1 Injections

A. Branded GLP-1 Injections

These are FDA-approved, commercially manufactured medications produced by major pharmaceutical companies. Common examples include:

Ozempic®

(semaglutide)

Wegovy®

(semaglutide)

Mounjaro®

(tirzepatide)

Zepbound®

(tirzepatide)

Key Features

- FDA-approved for weight loss or type 2 diabetes
 - Manufactured under strict quality and safety standards
 - Typically covered by insurance (though often with restrictions)
 - Backed by large-scale clinical trials and long-term safety data
 - Usually higher in cost without membership perks
 - Delivered to your door via telehealth
-

Best for: Patients who prefer an FDA-approved product, or are concerned about medication consistency.

B. Compounded GLP-1 Injections

These are custom-made by licensed compounding pharmacies. They often include generic versions of semaglutide or tirzepatide and may be offered when branded versions are in shortage or unaffordable.

Key Features

- Not FDA-approved, but based on the same active ingredients
- Compounded under pharmacy oversight during national drug shortages (per FDA guidance)
- Typically more affordable
- Formulations may vary in purity, concentration, and additives
- Delivered to your door from the pharmacy directly

Best for: Cost-conscious patients who are aware of the off-label nature and are comfortable using medications outside standard FDA manufacturing.

OVAL ACCESS pairs prescription medication with coaching and care—and tailoring it to the members weight loss goals. They get access to the membership and medication consultation, online health assessments, 24/7 support, GLP-1 prescription (if appropriate), convenient refills, discreet home delivery and ongoing support (if needed). The OVAL ACCESS Plan does not include the cost of medication in the monthly membership and has no exclusive pricing on the prescriptions that OVAL offers.

OVAL PLUS includes everything in OVAL ACCESS with the addition of exclusive pricing towards prescriptions that OVAL offers, specifically, both branded and compounded GLP-1 injections.

Compounded GLP-1 State Availability

| Available | | | | | | | | | | | | | | |
|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|--|
| AK | AZ | CA | CO | CT | DE | FL | GA | HI | ID | IL | IN | KY | KS | |
| ME | MD | MA | MI | MN | MO | MT | NV | NJ | NY | NM | OH | OK | OR | |
| PA | RI | SC | SD | TN | TX | UT | VT | WA | DC | WV | WI | WY | | |

Not covered

| | | | | | | | | |
|----|----|----|----|----|----|----|----|-------------|
| AL | AR | LA | MS | NC | NE | ND | VA | Puerto Rico |
|----|----|----|----|----|----|----|----|-------------|

Branded GLP-1 State Availability: Nationwide

Understanding ED Medications

4.2

ED medications, such as Sildenafil or Tadalafil, are PDE5 inhibitors that increase blood flow to help men with erectile dysfunction. These are prescription-only drugs and must not be positioned as lifestyle enhancers or recreational pills.

Sales Compliance Rules for GLP-1 and ED

4.3

Strict sales compliance rules apply to GLP-1 and ED medications :

- Agents must not promise access to these medications. The phrase "If medically approved" must always be used.
- GLP-1s must not be compared to over-the-counter or unregulated weight-loss solutions.
- ED pills must not be referred to as "performance enhancers" or "Viagra alternatives".
- Agents must never state that these medications are "safe for everyone".
- Results must never be guaranteed.

An example of compliant language is: "GLP-1s and ED medications are part of our treatment catalog, but they do require provider approval based on your health history. If you qualify, they'll be shipped directly and discreetly to your door".

These specific rules are critical to mitigating the heightened risks associated with these highly regulated medications. The prohibitions against promising access, guaranteeing results, or making broad safety claims directly address the potential for misrepresentation and unauthorized medical advice. This level of detail in compliance rules reflects the severe legal and ethical consequences of non-adherence in this sensitive area of healthcare. Agents must undergo specialized training to internalize these rules, ensuring that all discussions about GLP-1 and ED medications are factual, transparent, and strictly compliant with regulatory standards.

Client Engagement and Onboarding Protocols

This section is intended for discretionary purposes only.

You do not need to implement these practices. They are solely tools, at your disposal.



The client engagement and onboarding process involves a structured 5-step protocol initiated once the client's policy is active in the agent's "Business Summary". This process includes text messaging, a welcome email, an onboarding call, a Google Business Page review, and a referral request.

3-Step Communication Approach

5.1

Text Messaging (Welcome Text)

5.1.1

The text messaging sequence is designed to congratulate the client, inform them their policies are active, and provide essential links for setting up their portal and accessing benefits.

TEXT 1

Congratulates the client on their approved and active policies, highlighting the perceived quality of the Plan. It instructs them to set up their personal portal at www.ovalcare.com for benefits, ID cards, billing, and pharmacies. For prescription approval, it advises activation the membership, taking the online assessment, having a consultation with the provider, and if approved choosing their form of delivery of their medications.

TEXT 2

Instructs the agent to send a screenshot of the Member ID card.

TEXT 3

Informs all new members that policy contracts and Member ID Cards will be received by e-mail within 24-48 hours, clarifying that the OVAL prescription plans do not have physical ID cards. The text prompts the client to schedule an "Onboarding Call" via a provided calendly link to finalize the plan's active status with the agent as their broker, and reiterates the agent's availability for questions.

Welcome Email

5.1.2

All clients receiving a Welcome Text should also receive a Welcome Email. The email aims to provide comprehensive information and best practices for plan utilization. It includes providing the Brochure as an attachment.

All active clients should receive an "Onboarding Call," for which they would have already received scheduling links via text and email. The purpose of this call is to help new clients set up their Member Portal, visit necessary websites, review brochures, take the online assessment, and ask for referrals.

Key discussion points during the onboarding call include



Member Portal Set-up

Guiding the client to register at www.ovalcare.com.



Payment

Guiding the client to the "Payment" tab to review and change billing information in the future, emphasizing the need to ensure correct billing for ALL plans.



Activation/ prescription ordering

Guiding the client to "Activate plan" to find order prescribed medication



Membership Perks

Guiding the client to the "membership perks" tab to access detailed benefit amounts per covered services (also found in the brochure), briefly reviewing benefits and answering questions.



Taking online assessment

Walking clients through the OVAL in-take form to see if they are approved for specialty drugs. Helping clients checkout once approved and explaining how to receive continuous support with their provider.

The process for managing payment errors involves a weekly follow-up procedure to prevent loss of membership perks due to past-due payments. Clients have a 45-day grace period from their scheduled payment date to pay all past-due payments before their membership perks are automatically terminated.

Weekly Follow-up Steps and Scripts

Payment Error Week 1

A text is sent to the client about the payment error, providing contact information for OVAL Client Service and the Member Portal, and offering direct assistance.

Payment Error Week 2

A call is made to the client (with a voicemail if no answer), reiterating the past due status and risk of losing membership perks, and providing OVAL contact info. If the call is answered, a text with the agent's contact card is sent.

Payment Error Week 3

If no response, a text is sent again, asking if previous messages were received and offering help. The agent is informed about past-due clients. If the client previously mentioned resolving the issue, a follow-up text is sent to check if it was fixed.

Payment Error Week 4

If no response, a call is made to the client (with a voicemail), stating membership perks will terminate today if not resolved, and offering help. The agent is informed about past-due clients.

Payment Error Week 5

The agent follows up on the previous client's list with late-pays and calls the remaining clients on the week 5 list.

Agency Training and Compliance Framework

Agency Training Requirements

6.1

All agents must complete OVAL's compliance training and undergo annual Oval representative trainings. Random audits of call recordings and scripts will be conducted to ensure adherence to approved protocols. Each agency must also register a designated compliance officer with Oval HQ. This comprehensive training framework ensures that agents are consistently updated on regulatory requirements and OVAL's specific compliance standards. The combination of initial training, annual recertification, and ongoing audits creates a robust system for maintaining a high level of compliance across all sales operations.

Complaint Resolution Process

6.2

If a customer files a complaint, the agent must acknowledge and document the issue. The complaint then needs to be escalated to the Oval Support Team within 24 hours. Agents are explicitly instructed not to promise refunds, medical substitutions, or overrides. Finally, a follow-up report must be provided after the resolution is logged. This structured complaint resolution process ensures that all customer concerns are addressed promptly and consistently, mitigating potential escalations and maintaining customer satisfaction while adhering to established protocols.

Fraud Prevention Measures

6.3

Robust fraud prevention measures are critical for maintaining the integrity of OVAL's operations and protecting both the company and its clients. These measures include

-
- Verifying customer identity and shipping address

 - Prohibiting agents from completing applications or consultations on a customer's behalf.

 - Prohibiting the use of one card for multiple enrollments

 - Requiring agents to report any suspicious activity to compliance@ovalcare.com.
-

These measures are designed to prevent fraudulent enrollments, safeguard client data, and ensure that OVAL's services are delivered to legitimate individuals. Adherence to these protocols is essential for mitigating financial losses and maintaining regulatory compliance.

Best Practices for Servicing

Best Practices for Client Servicing and Persistency

7.1

Always Service, 24/7

7.1.1

Agents should strive to provide exceptional service to clients, going above and beyond expectations. This commitment to continuous, high-quality service fosters client loyalty and satisfaction.

Learning about Specialty Prescriptions and Medications

7.1.2

Agents should educate themselves on the prescriptions and medications OVAL offers. This knowledge enables them to provide more comprehensive support to clients, particularly when navigating product fit or challenging adverse decisions.

Bring Servicing Issues to a Resolution

7.1.3

When resolving issues, agents should also consider asking for referrals and Google Reviews. This approach transforms service recovery into an opportunity for business growth and reputation enhancement.

Know Exclusions & Limitations

7.1.4

Agents must be aware of and understand the exclusions and limitations of the plans they offer. This knowledge is crucial for accurate client guidance and prevents misrepresentation of membership perks.

Guide and Protect Clients

7.1.5

Agents should explain to clients that they are there to guide and protect them with their Membership Plans. This includes discussing how to use their benefits and best practices when visiting providers and sharing confidential medical information.

Persistency through EFT Mode of Payment

7.1.6

Using Electronic Funds Transfer (EFT) instead of a credit card for premium payments is highly recommended as it statistically generates a 46% increase in commissions for the lifetime value of the policy. The rationale for preferring EFT is rooted in its stability compared to credit cards, which are more prone to cancellations, fraud reports, or security enhancements that can lead to missed payments. Bank accounts, protected by the FDIC, offer greater security and do not expire like debit/credit cards, making them a more reliable option for consistent payments. Agents are provided with specific scripts to guide clients towards EFT, emphasizing the safety and long-term benefits of this payment method. This strategy directly links payment method to client retention and commission stability, underscoring the financial benefits of compliant and persistent client relationships.



Conclusion

This handbook establishes a comprehensive framework for agencies partnering with First Enroll to market and sell OVAL supplemental products. The core objective is to maximize sales performance while strictly adhering to ethical and regulatory boundaries. OVAL, as a LegitScript-certified tele-pharmacy, operates within a highly regulated environment, necessitating meticulous adherence to all outlined procedures and communication protocols.

The detailed sales principles emphasize a client-centric approach, commencing with a thorough analysis of client needs to ensure appropriate product matching. The prescribed sales pitches and pre-qualifying scripts are designed not only for persuasive impact but also as critical compliance mechanisms, filtering for eligibility and preventing unauthorized medical claims. The explicit prohibition of certain terms and phrases, alongside a clear delineation of do's and don'ts, directly mitigates the risk of misrepresentation and false promises.

Specialized compliance rules for GLP-1 and ED medications underscore the heightened regulatory scrutiny and inherent risks associated with these categories, demanding absolute precision in agent communication. The structured client onboarding process, including multi-step communications and portal guidance, aims to foster client understanding and satisfaction, which are crucial for long-term retention. Finally, robust procedures for managing payment errors and filing claims, coupled with agency training requirements and fraud prevention measures, reinforce a culture of accountability and operational integrity.

By diligently following the guidelines presented in this handbook, agencies and licensed sales professionals can confidently navigate the complexities of selling OVAL memberships, ensuring both robust sales outcomes and unwavering compliance with all legal and ethical standards. This integrated approach safeguards OVAL's reputation, protects clients, and fosters sustainable business growth.