

INTRODUCTION

Good [Morning, Afternoon, Evening] _____ [Customer Name]. My name is _____ [Agent Name]. I'm a licensed agent with _____ [Agency Name]. My job is to assist you with enrolling in an Affiliated Workers Association membership plan that works for your lifestyle and gives you options that will be useful to you [and your family].

AWA Precise Choice STM is a membership that includes a Short Term Medical Insurance Policy underwritten by: **(read insurance company that pertains to prospect's state of residence.)**

- **National Health Insurance Company (NHIC)** in – AL, AZ, AR, DC, GA, ID, IL, IN, KY, LA, MI, MS, NE, NV, NC, ND, OH, OK, PA, SC, TN, TX, VA, WV, WI, WY. NHIC is an A- rated carrier.
- **Integon Indemnity Corporation (IIC)** in – FL.

This membership plan provides temporary Major Medical insurance benefits in 1, 2, or 3 months (less one day) terms.

Do you have health coverage at this time?

- No..... Continue
- Yes.....
 - ✓ Is that Major Medical coverage? *(If yes, you need know why they are considering a change in coverage. If they choose to switch to STM, they should be made aware of the penalties: not ACA coverage, shared responsibility payment, etc. If they want to continue Major Medical coverage, switch to selling another product)*
 - ✓ Ok, what company are you with?
 - ✓ Is that COBRA coverage?
 - ✓ What are your monthly payments?
 - ✓ Medicare or Medicaid? [Inform the client that we will not be able to help them and terminate the call.]

QUALIFICATION

First, let me verify the information you provided is correct and then I will need to ask you several questions. This information will allow me to find the best plan available to you.

- Please state your full name, address, phone number and email address _____.
- Please state your DOB and the last 4 digits of your SSN _____.
- Is the health insurance just for you or is there anyone else in the household that needs to be included? Spouse? Children? **[Get personal information for each person. Make sure any dependent children are younger than 26 years of age and unmarried.]**

HEALTH ELIGIBILITY QUESTIONS - SI Only **(Individual needs to answer YES or NO for each person who is to be insured.)**

1. Will any applicant have other health insurance in force on the effective date or be eligible for Medicaid?
2. Are you or any applicant:
 - a. Now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?
 - b. Over 300 pounds if male or over 250 pounds if female?
3. Within the last 5 years has any applicant been diagnosed, treated, or taken medication for or experienced signs or symptoms of any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?
4. Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

5. Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist more than 5 times during the last 12 months?
 - ▶ **Indiana Residents Only:** Will any applicant have other health insurance in force on the policy effective date or be eligible for Medicaid?
 - ▶ **Tennessee Residents Only:** Have you or any applicant been denied insurance due to any health reasons for a condition that is still present?
6. If you are not a U.S. Citizen, do you expect to legally reside in the U.S. for the duration of the STM policy term?

IF ANY APPLICANT(S) ANSWERED “YES” TO QUESTIONS 1 THROUGH 5 (INCLUDING IN & TN QUESTIONS) OR “NO” TO QUESTION 6 ABOVE, THEY DO NOT QUALIFY FOR THE SIMPLIFIED ISSUE SHORT TERM MEDICAL INSURANCE AND IT CANNOT BE ISSUED. PLEASE PRESENT THE GUARANTEED ISSUE SHORT TERM MEDICAL PLAN AT THIS TIME.

CREDITABLE COVERAGE & REWRITE QUESTIONS - SI & GI (Residents in the following states need to answer YES or NO for each person who is to be insured.)

- ▶ **Idaho residents:** Have you or any person to be insured had prior Short Term Medical coverage with Us¹ within the last 64 days? (You must wait at least 64 days between plans.)
 - ▶ **Michigan & Nevada residents:** In the last 12 months, have you or any person applying for coverage been insured with a Short Term Medical plan with Us¹ for 185 days (6 months)?
 - ▶ **North Dakota residents:** Have you or any person applying for coverage, had more than one Short Term Medical plan(s) with Us¹? (You must wait at least 11 months between plans.)
 - ▶ **Tennessee residents:** Have you or any person applying for coverage been covered under a Short Term Medical plan in the last 30 days? (You must wait at least 30 days between plans.)
1. “Us”: National General Accident & Health markets products underwritten by National Health Insurance Company, Time Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

IF THE ANSWER IS “YES” TO ANY OF THE CREDITABLE COVERAGE & REWRITE QUESTIONS ABOVE, INDIVIDUALS WILL NOT BE ABLE TO ENROLL IN A SHORT TERM MEDICAL PLAN.

IF APPLICANT(S) ANSWERED “NO” TO HEALTH ELIGIBILITY QUESTIONS 1-5 (including IN & TN questions) AND “YES” TO QUESTION 6 (SI) AND “NO” TO ALL OF THE CREDITABLE COVERAGE & REWRITE QUESTIONS (SI & GI), PROCEED:

Thank you very much [Customer Name]; based on your responses to the eligibility questions, you qualify for the AWA Precise Choice Short Term membership plan. We will now be discussing the plan, what it covers and how it works.

The Short Term Medical policy included in the AWA Precise Choice membership is not considered Minimum Essential Coverage under the Affordable Care Act nor is it Workers’ Compensation Insurance under federal and/or state law. The benefits will not satisfy the Individual Mandate requirement of the Affordable Care Act so you may be subject to a tax penalty. However, short term insurance benefits offer you major medical coverage for a specific time period until you can obtain other coverage. Covered expenses include sickness and accidents and are subject to deductibles, coinsurance and copays in the plan. And, the STM benefits can be used in conjunction with two important services: the PPO Provider Network and Patient Advocacy Services that can help to lower your out-of-pocket medical costs

Short Term Medical Insurance pays Covered Expenses due to Injury or Sickness. Covered Expenses are subject to the Deductible and Coinsurance and any applicable Copays. Short Term Medical Insurance does not cover pre-existing conditions. A pre-existing condition is any condition or symptom for which medical advice, diagnosis, care or treatment was recommended or received 12 months prior to the effective date of coverage. (Pre-existing conditions limitation does not apply in IL.)

After the deductible has been satisfied, the coinsurance period begins. The deductible is how much you will pay in covered medical expenses before your coinsurance begins. **(Per person deductible is capped at 3x the individual deductible for a family greater than 3. This means that when 3 insured family members satisfy their individual deductibles, the remaining individual deductibles will be deemed as satisfied for the remainder of the coverage term.)** Coinsurance is the amount you will pay after you have met your deductible, up to the out-of-pocket maximum. NHIC will pay the greater percentage of the charges, not to exceed the maximum amount of Covered Expenses for each benefit. You will pay the lesser percentage of the charges, plus any excess charge beyond the maximum amount of Covered Expenses for each benefit.

After the Deductible and Coinsurance maximums have been met, the carrier pays 100% of the Usual and Customary Expenses, not to exceed the limits of any Covered Benefits as defined by the contract, up to the Lifetime Maximum of **[\$1,000,000 for SI plan] [\$100,000 for GI plan]** payable for each Covered Person.

ONLY read to residents of FL and OH: AWA Precise Choice STM also pays up to \$50 for the first doctor's office visit per coverage term (not subject to deductible or coinsurance - Insured is responsible for remaining balance of bill after \$50 benefit has been applied). Any additional office visits subject to deductible and coinsurance.

MEMBERSHIP PLAN OPTIONS (help the customer choose a plan)

Standard Issue Plan Options

Deductible	\$1,000	\$2,500	\$5,000	\$10,000
Coinsurance	80/20%	80/20%	80/20%	100/0%
Out-of-Pocket Maximum (in addition to Deductible)	\$1,500	\$1,500	\$2,500	\$0

Guaranteed Issue Plan Options

Deductible	\$3,500	\$5,000
Coinsurance	80/20%	90/10%
Out-of-Pocket Maximum (in addition to Deductible)	\$6,500	\$5,000

The membership plan you have chosen provides coverage for Hospital Stays, Emergency Room Visits, In- and Out-patient Surgery, Anesthesia, Ambulance Trips, Urgent Care Facility Visits, Doctor Office Visits, Diagnostic Testing, Physical Therapy and much more.

LIMITATIONS & EXCLUSIONS

I need to briefly review the limitations and exclusions with your AWA Precise Choice STM membership plan. This plan will not pay expenses for the following:

- Normal pregnancy
- Job related injury or sickness
- Vision exams
- Hearing exams
- Prescriptions
- Treatment received outside the US or Canada
- Hang gliding, sky diving, scuba diving or ATV riding
- Racing with a motorcycle, boat or aircraft
- Participating in a sport for pay or profit
- Rodeo contests
- Pre-existing Conditions (NA in IL)

You can refer to your policy for additional limitations and exclusions which may apply.

AETNA OPEN CHOICE® PPO NETWORK

The AWA Precise Choice STM membership also includes the Aetna Open Choice® PPO Network, a Preferred Provider Organization (PPO), or network of doctors and healthcare facilities that agree to provide services at a pre-negotiated, reduced rate. Containing more than 850,000 participating physicians and ancillary providers and 6,900 hospitals, Aetna's network provides services with strong, negotiated rates, helping you to save on the cost of healthcare.

ASSOCIATION BENEFITS

In addition, the AWA Precise Choice STM membership includes Association benefits to provide you a variety of top-quality health and wellness programs, services and discounts, as well as consumer/lifestyle discounts and small business solutions to help reduce your out-of-pocket expenses. These benefits are not insurance benefits but are available to you through membership in the AWA. I'd like to tell you about a few of the benefits: **(Go over 2-3 that will most appeal to the prospect and just list the rest. Do not read the highlighted benefits to residents of FL and OK – they will not have access to these benefits.)**

HEALTH & WELLNESS

- ✓ **Karis360 Patient Advocacy** – Services include price comparisons for procedures, medications and hospitals, unbiased doctor recommendations, bill review and problem resolution, facilitating communication between doctors, lower-cost drug alternatives and insider information on saving money on healthcare.
- ✓ **Teladoc Telemedicine Program** – Free and unlimited access to a national network of physicians, available 24/7/365, who use telephone and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.
- ✓ **ScriptSave Prescription Savings Card** – Save on prescriptions at over 62,000 pharmacies across the nation.
- ✓ **Cigna Discount Dental** – Save 15% to 50% on dental care through Cigna's national dental network of 110,000+ participating general dentists & specialists.
- ✓ **EyeMed Vision Savings Network** – Receive discounts on exams, frames, lenses, lens options and contacts lenses at over 65,000 participating vision providers throughout the country.
- ✓ **MyMedLab** – Save 50% to 80% on the same lab testing ordered by your doctor.
- ✓ **One Call Care** – Save 20% to 50% on MRIs, PET and CT scans when these tests are ordered by a doctor.
- ✓ **Belton Hearing** – Receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Belton hearing instrument at any of over 1500 locations throughout the United States.
- ✓ **Diabetic Supplies Savings** – Save 40% to 60% on diabetic testing supplies shipped monthly to your door.
- ✓ **IDLife Nutrition Program** – Receive an individually designed nutrition program to help you achieve the health and wellness you want. The products are scientifically formulated to provide therapeutic doses of specific nutrients

CONSUMER / LIFESTYLE

- ✓ **Retail Benefits** – You can earn up to 40% cash back at more than 5,000 leading online merchants and save even more with coupons that can be used instantly in-store.
- ✓ **GlobalFit Gym Network** – Receive discounted gym memberships at more than 10,000 gyms nationwide as well as exclusive member savings on home exercise products, Nutrisystem, exercise videos and health coaching.
- ✓ **GymAmerica** – Online access for personalized meal plans tailored to your needs, interactive tools for keeping you on track with fitness and nutrition goals, smart weekly shopping lists and much more for a special price.
- ✓ **TrueCar Auto Buying Service** – Save time and money for a new or used car at thousands of Certified Dealers.
- ✓ **Office Depot/Max** – Save 15% off hundreds of brand name office supplies and 60% off printing.
- ✓ **Massage Envy** – Receive up to 20% off many of the plans and services at Massage Envy.
- ✓ **Car Rental Discounts** – Take advantage of affordable auto rental rates from Avis®, Budget® & Dollar® Rent A Car.
- ✓ **1-800-flowers** – Save 15% when you order flowers and gifts from 1800flowers.com, either online or by phone.

- ✓ **Moving Discounts** – Discounts on moving and relocation services.
- ✓ **Magazine Discounts** – Save up to 85% off regular subscription rates on popular titles.

BUSINESS SOLUTIONS (this is just a sampling of the benefits available through the Business AdvantEdge program)

- ✓ **UPS Shipping-National and Worldwide** – Discounts on delivery services for a variety of shipping options.
- ✓ **Hewlett-Packard Computer and Technology Products** – Affordable pricing on business and home office products.
- ✓ **ADP Payroll Processing** – Save 25% on processing costs, plus a free month of payroll processing and no setup fee.
- ✓ **NAC Web Services** – Discounts on development & maintenance of creative & intuitive custom-built websites as well as web hosting.
- ✓ **FedEx Shipping** – Members can save up to 54% off list rate Priority & Standard Overnight; Save up to 39% off list rate Express Saver; Save up to 53% off list rate on select FedEx Ground® services plus other options!
- ✓ **Sherwin Williams** – Members receive exclusive discounted pricing of up to 40% on key product lines such as paint and accessories. Free next day delivery, electronic and centralized invoicing.
- ✓ **Penny Wise Office Supplies** – Guaranteed lowest prices on over 20,000 office products and additional savings for online orders and fast, free shipping nationwide.
- ✓ **Sprint Wireless Services** – New business subscribers can have unlimited freedom, better choice of plans & up to \$250 in service credits.

QUOTE

Your monthly rate for the AWA Precise Choice STM membership plan is based on your Age, Gender, Zip Code, Deductible and Coinsurance.

- Which deductible/coinsurance option works best for you:
 - ▶ **Standard Issue:** \$1,000-80/20%, \$2,500-80/20%, \$5,000-80/20% or \$10,000-100/0%? _____
 - ▶ **Guaranteed Issue:** \$3,500-80/20% or \$5,000-90/10%? _____
- The Term Length options are 1, 2, or 3 months. Which Term Length best meets your needs? _____
(Members can reapply at the end of their term, pending that they meet the eligibility requirements again at that time and their resident state permits rewrites. Not all states allow rewrites.)

Enter the prospect's info into the E123 Rating engine to view all the plan and rate options.

Based on the information you have provided and the plan options you selected, your monthly membership dues for the AWA Precise Choice STM will be \$_____.

ENROLLMENT

We have membership effective dates of the 1st or 15th of the month. This allows you to take advantage of your membership benefits and services as quickly as possible. We are able to cover you as early as the **[1st/15th]** by taking your application today. The whole process is done quickly right over the phone.

What address would you like your ID Cards sent to? What is your email address?

Your effective date will be _____ and your initial payment today will be \$_____ **(total all plans)**, which includes:

\$ _____ for the AWA Precise Choice STM (STM Rate + DMPO Benefits + VAB Plus + Monthly Admin fee)

\$ _____ Affiliated Workers Association one-time enrollment processing fee

Do we have your permission to debit your credit card/debit card or draft your bank account today (today's date) for your initial payment of \$_____? Yes/No

As I stated earlier, following this initial payment your monthly cost will be \$ _____. Your Monthly recurring billing occurs on the same day each month, 5 days prior to the original effective date of your membership – the 10th for 15th effectives and the 25th for 1st effectives. We will process your enrollment application today and you will receive a welcome email within 24 hours. The email will include instructions on how to login to our online portal, where you will find your Benefits guide(s), including a detailed description of your membership benefits, electronic ID cards and a member service 800 # attended by Licensed Agents who are available to answer any questions about your benefits.

You will also receive two separate welcome letters in the mail – one will contain your official AWA ID card(s) and the other will contain your insurance ID card(s) as well as online access instructions for obtaining your insurance certificate, normally within 7-10 business days. **If you do not have access to a computer, please let me know and I will request that your certificate be mailed to you.**

You have 10 days from your effective date to review the Short Term Medical Insurance benefits included in your AWA Precise Choice membership. This period is referred to as a “free look” period and means that if within those 10 days, you change your mind about the purchase, you can cancel for a full refund (including enrollment fee), provided you furnish written notification to Member Services within the “free look” period. Memberships returned within the free look period will be terminated back to the effective date and you will forfeit any potential claims in lieu of your refund. Any cancellation requests received after the free look period are subject to a 10-day minimum cancellation notice, and the cancellation will become effective at the end of the month, no earlier than 10 days after receipt of the written cancellation request. There are no prorated fees or rebates after the first 10 days. **(Please have them confirm this by saying “yes”.)**

If you have no further questions, I will transfer you to our processing department to insure that all your information is correct. If you think of any questions about your plan or coverages, please ask the processing department to transfer you back to me. Please hold on just one minute while I transfer you.