

Consumers Value Supplemental Coverages

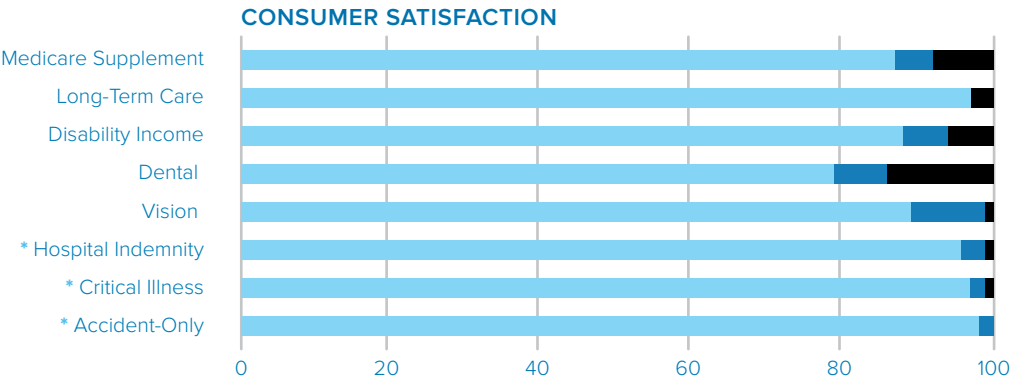


Supplemental Coverages

Supplemental coverages have **high satisfaction rates**.

- SATISFIED
- NEITHER
- DISSATISFIED

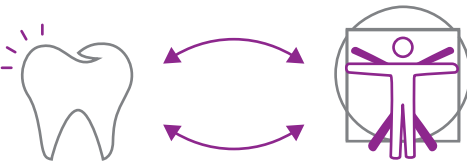
* SUPPLEMENTAL HEALTH INSURANCE



Value Overall Health

There is a strong link between oral health and overall systemic health, including:

- DIABETES
- CARDIOVASCULAR DISEASES
- PHYSICAL & MENTAL DISORDERS



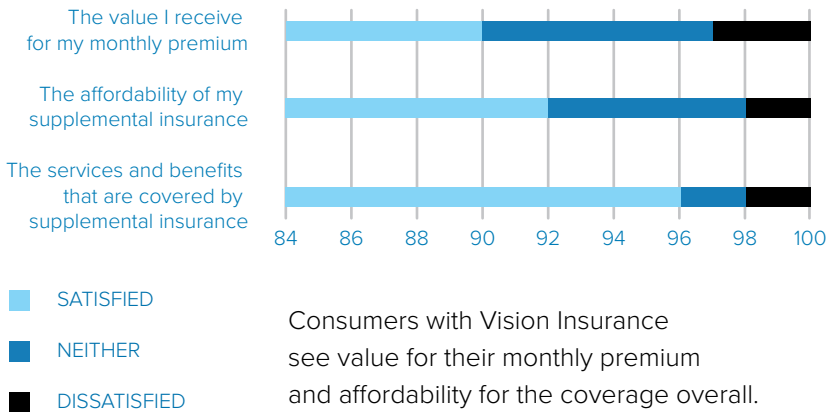
Dental insurance products are typically structured to reimburse preventive and diagnostic services at nearly:

100%

83% of consumers say their dental plan allows them to get regular, preventive check-ups and cleanings that **prevent gum disease and cavities**.

Value Overall Health

SUPPLEMENTAL HEALTH INSURANCE PLANS EXCEL IN TERMS OF VALUE AND AFFORDABILITY:

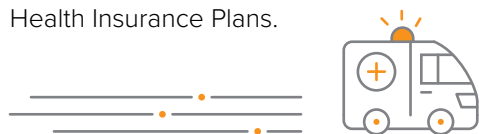


Value Financial Security

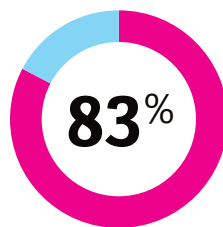
Benefits from Supplemental Health Insurance plans can be used to **pay co-pays, deductibles, and coinsurance as well as pay for everyday expenses**, such as transportation, food, and rent, etc., reducing the financial burden associated with a serious illness or injury.

Value Peace of Mind

Having access to high-quality care, knowing your Supplemental Insurance is there when you need it, understanding how to use the benefits, and being able to get through a difficult time are all factors that lead **consumers to have peace of mind** with the Supplemental Health Insurance Plans.



Value Financial Security



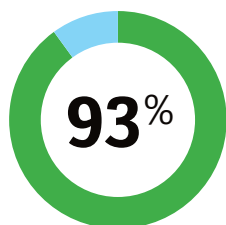
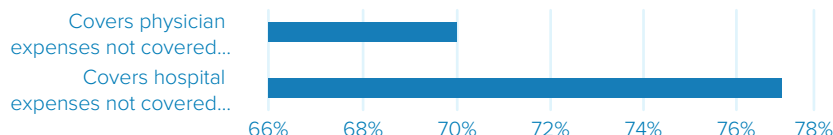
WOULD YOU HAVE EXPERIENCED FINANCIAL HARDSHIP WITHOUT YOUR DISABILITY INCOME PAYMENTS?

■ LIKELY
■ NOT LIKELY

Disability Income Plans enable consumers to **maintain their standard of living**, allowing them to preserve their long-term financial security by avoiding depletion of their savings or debt accumulation.

Value Access to Benefits and Choice

WHAT ARE THE TWO BENEFITS CONSUMERS FIND MOST VALUABLE IN MEDICARE SUPPLEMENT?



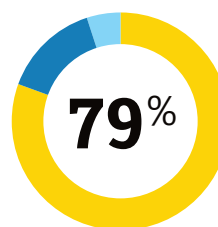
HOW CONCERNED WOULD YOU BE IF MEDICARE SUPPLEMENTAL INSURANCE WAS ELIMINATED?

■ CONCERNED
■ NOT CONCERNED

Medicare Supplement Insurance (or Medigap) is a **vital private health insurance product** for seniors who choose Medicare's original fee-for-service program. It is designed to supplement Medicare by offering coverage, at varying levels, for the medical expenses not covered by Medicare.

Value Quality

"LONG-TERM CARE INSURANCE ENABLES ME TO RECEIVE HIGHER-QUALITY CARE"



■ AGREE
■ DISAGREE
■ NEITHER

- 89% Believe Caregivers are **reliable**
- 82% **Understand** their Caregivers
- 96% **Feel safe** with Caregivers
- 91% **Get along** with Caregivers
- 88% Believe Caregivers provide **high-quality care**

AHIP Advocacy

AHIP and its members are committed to maximizing the benefit of these products to individuals, families, and employers by:

- Promoting access to affordable supplemental coverages through working with state and federal legislators, regulators, and other policymakers to preserve and promote an environment that recognizes and balances consumer needs and appropriate regulation.
- Reaching out to media and policymakers to inform them about the value of supplemental coverages and the important role they play in providing consumers with financial security.