

[Date]

[Name]

[Address]

[City], [State] [Zip]

Dear [Name],

**As of January 1st, some Medicare Supplement Insurers will increase their rates up to 30% on Medicare Supplement Coverage.**

Based on this, you may qualify for premium savings from \$200 to \$500 per year. We at the [Agency] are not an insurance company, but a Marketing Center for as many as [number of companies] different insurance companies. This enables us to shop the market for you to find not only the best benefits, but also the best rates.

Many seniors have the "Blues" once they realize they are paying too much for their Medicare Supplement Insurance! If you have the "Blues" over your high priced Medicare Supplement, then compare your Medicare Supplement plan with one that is offered through one of the [Agency] companies!

**CALL TODAY AND SAVE**

Call today and compare, I think you will be glad you did. We will do a complete needs analysis to fit your benefits to your budget! Call [Agent phone] and ask for [Agent name].

Sincerely,

[Agent name]

[Agency]

[Agent phone]

[Agent e-mail]

[Date]

[Name]

[Address]

[City], [State] [Zip]

Dear [Name],

Since you will be turning 65 soon, you may be making plans for a new stage in life. Perhaps your plans include returning to school, starting a business, travel, volunteering, relocation, a new career, or spending more time with family and friends. When considering retirement, you need to make some important decisions about your health care coverage as a Medicare beneficiary.

You've worked hard all your life to build the financial security you need to make your retirement years fulfilling and worry-free. Now it's time to take charge of your health care and enjoy life.

While Medicare provides you with a wealth of health care benefits, it's only the first step in your overall health care planning. Without additional protection, Medicare may leave you with out-of-pocket expenses due to coinsurance and deductible requirements that are not covered. For example, **you will generally need to pay 20% of the bill for services covered under Medicare Part B, such as doctor office visits.**

**Medicare alone doesn't cover all your expenses.** According to research conducted by AARP, on average, age 65+ Medicare beneficiaries spend almost 16% of their income on health care, even after paying insurance premiums<sup>1</sup>. So, that means it is important to have the right insurance in place to help limit your health care costs and help keep more money in your pocket.

As an experienced insurance brokerage, we have enjoyed helping many individuals and families find answers and affordable solutions. Since we focus on Medicare plan options, we can help you decide how to get the **most for your health care dollar**. We'd like to show you how a Medicare supplement plan can help protect you against the rising cost of health care by covering many of the out-of-pocket expenses associated with Medicare.

Please contact us if you would like to receive more information or, if you'd prefer, we can schedule a personal consultation. There's absolutely no cost or obligation whatsoever! We look forward to helping you with your health care needs.

Sincerely,

[Agency]

[Agency phone]

<sup>1</sup>“*Health Care Costs and Financing: Out-of-Pocket Spending on Health Care by Medicare Beneficiaries Age 65 and Older in 2003*”, AARP Public Policy Institute. *Not connected with or endorsed by the U.S. government or the federal Medicare program.*

*For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the insurance policy may be continued in force, contact me. An agent may call.*

[Date]

[Name]

[Address]

[City], [State] [Zip]

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10/8/2008

Prospect Name  
Address  
City, State ZIP

Dear Mr. Prospect:

You have been a valued XXXX insured for many years. At some point in your life, a parent, a spouse or yourself decided to invest in a XXXX life insurance policy to help pay expenses if you should die. Ultimately, this was a selfless decision of love and concern for others, because you did not want to be a burden to anyone.

Most of us who are in our 50's and 60's still have parents who are living. The problems facing us now are very different than just 20 years ago. Living longer may mean going to nursing homes, home health care, adult day care, and other expenses that Medicare does NOT cover. We pay for it out of our pockets, do without it, or go broke and let Medicaid pay the costs.

One of the most critical issues facing maturing Americans is how to pay for the expensive healthcare costs if we become chronically ill. What happens to the lifetime savings that we accumulated? This is an uncomfortable topic, and maybe you would rather avoid it altogether. However, facing the issue while you are healthy and while it is affordable is the most prudent action you can take. Recent studies, based on nursing home admissions indicate that 43% of the Americans age 65 and over will enter a nursing home in their lifetime.

Please take a few minutes one day to discuss long-term care with your spouse or family. After you have discussed long-term care with your spouse or family, I would like to share some ideas with you about long-term care that you will find both comforting and affordable.

I will call you in the next few days to discuss these ideas.

Respectfully yours,

Agent

# Time for a Med supp follow-up!

Our new product is making sales *easier*.

Now, some reminders for making  
policy issue *faster*.

## SAMPLE

For agent information only.  
Not for consumer use.

### MEDICARE SUPPLEMENT: AGENT INFORMATION

## Quick reminders. Quicker issue.

\_\_\_\_\_ Medicare supplement product offers sales-enhancing innovations. For instance, a three-tier rating structure for health clients.

Now we'd like to offer tips and reminders on the application and underwriting process.

**Submit the correct application.** The application book contains *two* apps—one for open enrollment/guaranteed-issue periods, one for all other times. The right app at the right time will avoid delay.

**Know your rates.** What if you quote from one rate class...and the client is approved at another? Then we must request and receive the additional premium before issue. Familiarize yourself with our rate-class criteria—and avoid delays by quoting correctly.

**Submit the amount** when you

**Include rep** must complete f signature and you

**Make sure your client signs the app and any other forms.** Don't forget—the client must sign his or her own name. No personal signature? No approval.

#### During open enrollment:

**Include disenrollment/termination letter when applicable.**

If a client is replacing other terminated coverage, that company's notification must be submitted with the app.

**Fill in the Part B date.**

This information helps us determine eligibility—and the effective dates for coverage.

## SAMPLE

: the draft

policy? You e client's app.