CARRIER INSIGHTS

Who It Fits

Compliments Medicare Advantage

TURNING 65

- **HI Select**: cash for each day of a hospital copay
- **Guaranteed issue**: HI Select from 64½ to 70
- **DVH**: guaranteed issue, see any dentist

ACA & HDHP clients

AFTER ACA QUOTE

- **Out-of-Pocket (GAP)**: cash at hospital admission, on top of any plan
- **HI Select**: daily hospital cash, you pick amount and days
- **PAID accident**: cash for accidents big and small

Families & active clients

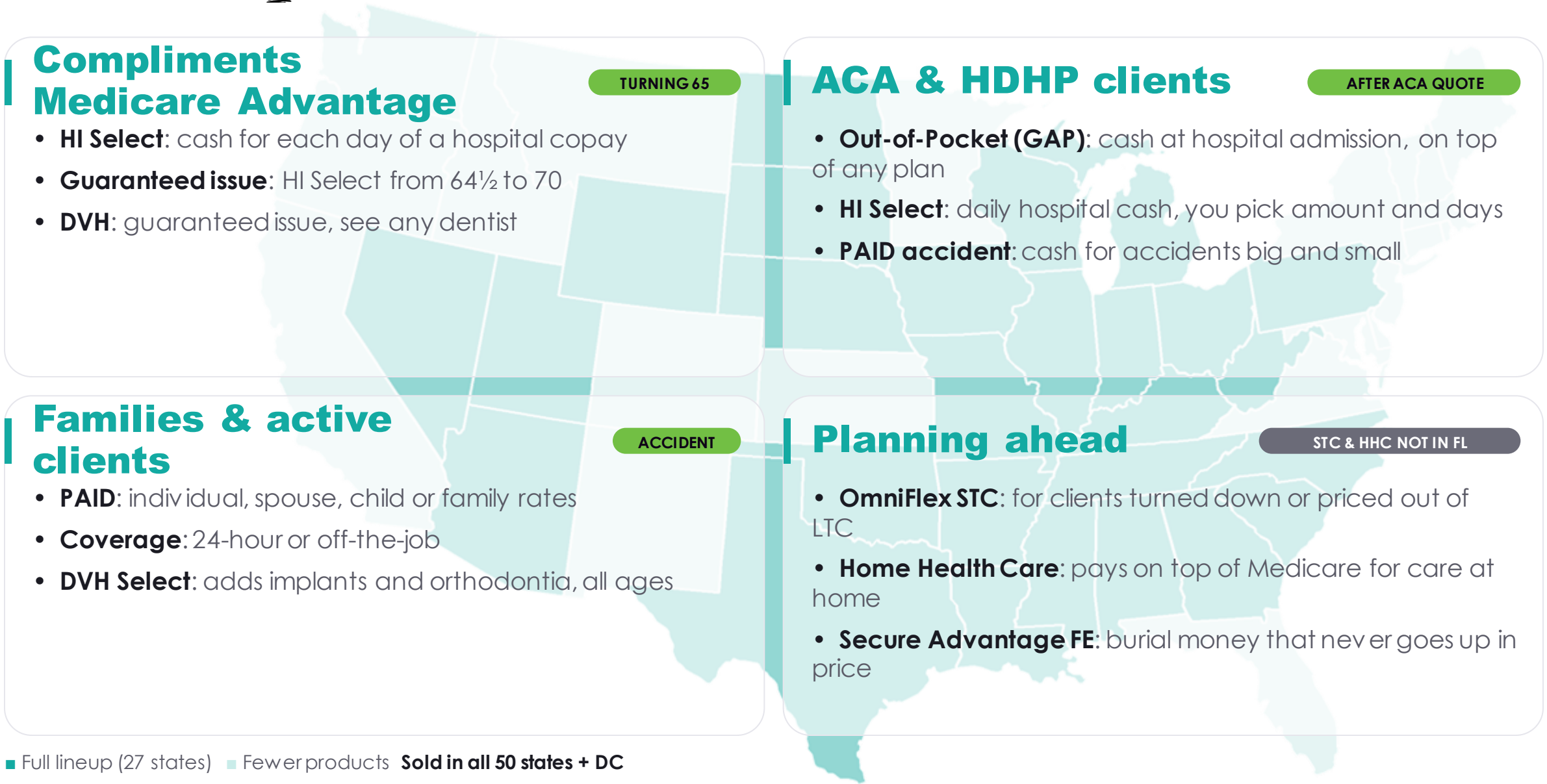
ACCIDENT

- **PAID**: individual, spouse, child or family rates
- **Coverage**: 24-hour or off-the-job
- **DVH Select**: adds implants and orthodontia, all ages

Planning ahead

STC & HHC NOT IN FL

- **OmniFlex STC**: for clients turned down or priced out of LTC
- **Home Health Care**: pays on top of Medicare for care at home
- **Secure Advantage FE**: burial money that never goes up in price



■ Full lineup (27 states) ■ Fewer products **Sold in all 50 states + DC**