

Health
INSURANCE STORE
AN INTEGRITY COMPANY

Marketing Updates

PRODUCT MENU

VEHICLE SIGNAGE

- Full Wrap
- Windows
- Magnets

TRADITIONAL COLLATERAL

- Business Card
- Flyers
- Rack Cards

OUTDOOR & INDOOR SIGNAGE LIKE

- Tents
- A-Frames
- Yard Signs
- Posters
- Flags
- Banners
- Tabletops



PRODUCT MENU

SWAG

- Tote bags
- Mugs
- Wallets
- Umbrellas
- And More...
- Pens
- Mood Cups
- Planners
- Phone Holders

AGENT GEAR

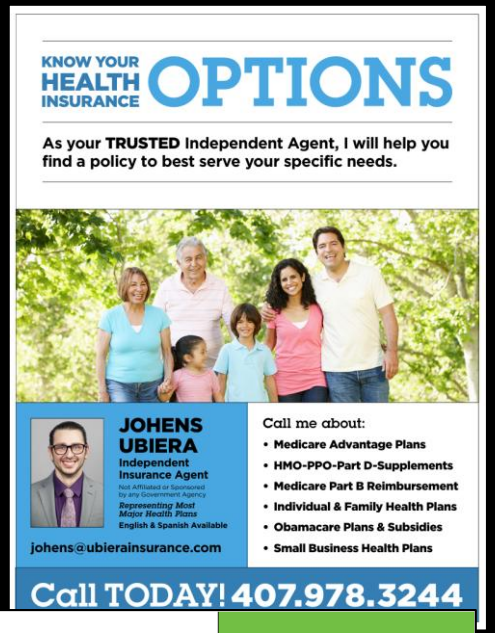
- Polo Shirts
- Longs Sleev e Shirts
- Name Tags
- Buttons

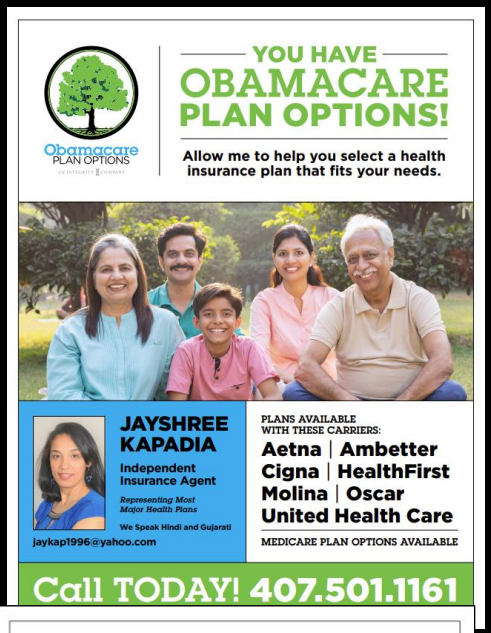


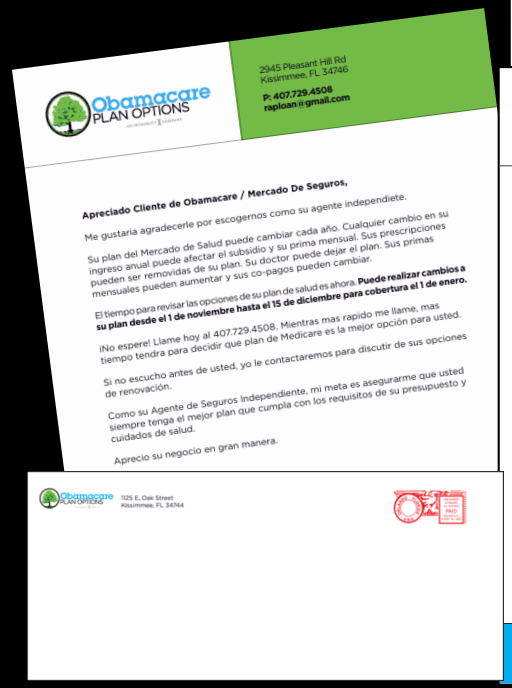
PRODUCT MENU

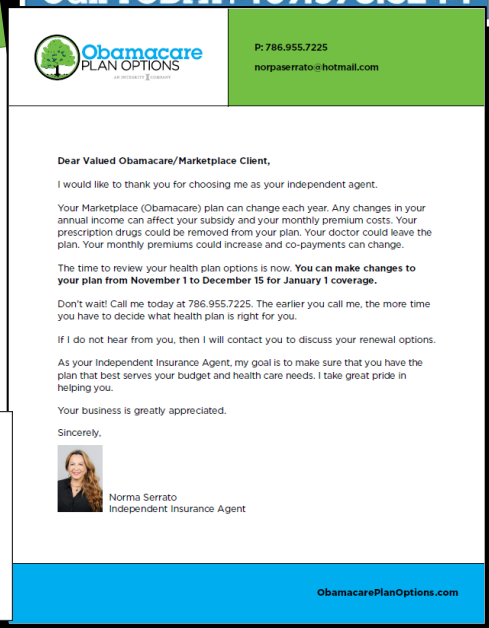
PRINT, DIGITAL ADS.& MAILERS

- Customized ads. for
  - Newsletters
  - Magazines
  - Newspapers
  - And More
- Retention Letters
- And More









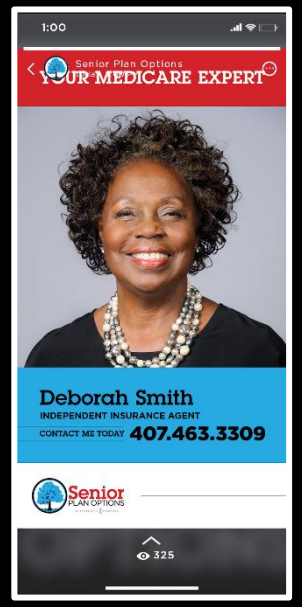


SOCIAL MEDIA STORIES & POSTS

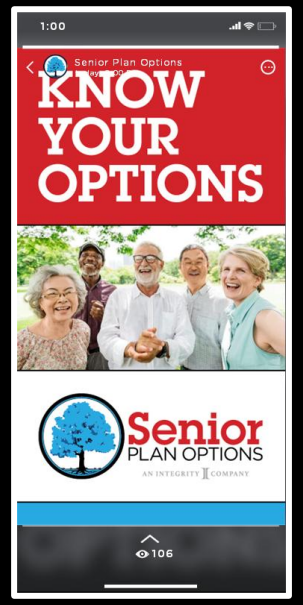
DIGITAL ASSETS

- Facebook
- Instagram
- WhatsApp

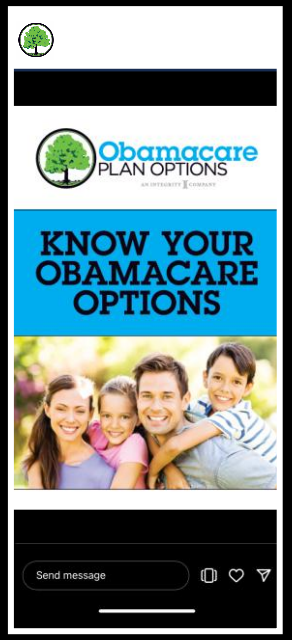












BUSINESS PHOTO DAY

PROFESSIONAL PHOTOGRAPHER & MAKEUP ARTIST

Business photo can be used for:

- Rack Cards
- Website
- Social Media
- Retention Letters
- Mailers
- Post Cards
- Fliers
- Email Signature



RETAIL PROGRAM

Participating Carrier:

aetna | Think Agent®

Meet ACA and Medicare prospects face-to-face at retail locations.

Login to the Think Agent portal to see stores available in your area. Reach out to me for instructions.



MARKETING AGENT RESOURCES



Beticia Garcia

Marketing Manager

beticia@hisagents.com



Gema Hiatt

Marketing Coordinator

gema@hisagents.com

- Retail locations
- LeadCenter
- Informal/Formal Events
- Customized Marketing Materials
- Marketing Strategies
- Advertising
- Marketing Reimbursement
- Personal Branding

- Agent Orders
- Marketing Bank
- Retention / T65 Mail Campaigns
- Social Media Assets
- Business Portrait
- Marketing Requests
- Promotional Items
- Broker Hub Access

Health INSURANCE STORE
AN INTEGRITY COMPANY

MARKET INSIGHTS

Central Florida Hospital Networks

CARRIER	ADVENTHEALTH	ORLANDO HEALTH	HCA (OSCEOLA)
Ambetter	Tampa area only	In network	In network
AmeriHealth Caritas	Not listed	In Network	Not listed
AvMed	Not Confirmed	In Network	Not Confirmed
Health First	In network	Not listed	Not listed
Oscar	In network	In network	In network
UnitedHealthcare	Pending	Not Listed	Not listed
Wellpoint	In network	Not listed	In network

Confirm = check the carrier's 2027 directory before enrolling · **UnitedHealthcare** and AdventHealth are still negotiating; out of network 1/1/27 unless a new deal is signed

Health INSURANCE STORE
AN INTEGRITY COMPANY

THE SIMPLE VERSION

ACA/Marketplace Alternatives

ACA vs. Non-ACA Health Insurance (Comparison Table)

Feature	ACA Plans (Marketplace)	vs	Non-ACA Alternatives
Subsidies Available	**Yes (income-based)**		No
Essential Health Benefits	**Required by law**		Often limited or optional
Pre-Existing Conditions	**Covered**		May be excluded or limited
Premiums	**Higher (without subsidies)**		Typically lower
Enrollment Periods	**Annual Open Enrollment**		Varies; often year-round
Best For	**Those who qualify for subsidies**		Those paying full price

Health INSURANCE STORE
AN INTEGRITY COMPANY

SIDE BY SIDE

ACA/Marketplace Alternatives

	ACA Marketplace	UHOne	Manhattan Life	Presidio Fortress
Plan type	**Major medical; minimum essential coverage**	Short Term, TriTerm & fixed-benefit plans	Supplemental: indemnity, cancer, accident, DVH	State-filed plan (not a health share); TX only today
Subsidies	**Yes (income-based)**	**No**	**No**	**No**
Essential health benefits	**Required by law**	Not ACA; limited benefits	Not major medical; pays cash benefits	Not ACA; no preventive or mental health
Pre-existing conditions	**Covered**	Short Term: never. TriTerm: may after 12 months	12-month limitation on most products	12-month wait; some conditions decline
Health questions	**None**	Medical underwritten; GI hospital, accident, dental	Varies: underwritten, simplified or GI	3 questions: conditions, tobacco, pregnancy
Enrollment	**Nov 1 – Jan 15, or a special enrollment period**	**Year-round**	**Varies**	**Year-round**
Premiums	**Higher without subsidies**	Varies by plan & state	Varies by product & state	Age-rated; rises each year
Best for	**Clients who qualify for subsidies**	Missed OEP, lost subsidy or need gap coverage	Adding cash benefits to other coverage	Healthy adults 18–64 & families paying full price

QUOTE THE MARKETPLACE FIRST

Contract UHOne, Manhattan Life & Presidio through HIS: **Contracts@hisagents.com**

Health Insurance Store — An Integrity Company | United Healthcare — Golden Rule Insurance Co.

CARRIER INSIGHTS

2027 Scouting Report

17
Products to sell in FL
Medical, hospital, accident, life, dental & vision

$500
Top bonus per app
TriTerm Medical, under the "3, 2, 1, Blast Off!" bonus

80%
Top FL first-year rate
Term Life SafeGuard, Level 500. TriTerm pays 28%

Not ACA
Limited benefit
None of these plans is ACA minimum essential coverage

WHAT AGENTS NEED TO KNOW

- **Marketplace first**
  Quote HealthCare.gov first. UHOne fits clients who missed OEP, lost their subsidy or need gap coverage.
- **Short Term & TriTerm**
  Underwritten and not renewable. Short Term never covers pre-existing conditions; TriTerm may after 12 months.
- **Guaranteed issue options**
  HospitalWise, Hospital SafeGuard GI, AccidentWise, Accident ProGap, dental and vision.
- **Availability varies by state**
  Plans, term lengths and rates differ by state. Check the state variations insert before you quote.
- **Say the notices out loud**
  Short-term notice and HealthCare.gov referral. Maternity is excluded across the whole line.

CONTRACTING
Contract now through HIS
Contracts@hisagents.com

Health Insurance Store — An Integrity Company | United Healthcare — Golden Rule Insurance Co.

CARRIER INSIGHTS

2026 Product Lineup

Short Term & TriTerm

UNDERWRITTEN

- **Short Term Medical**: 12-month term in FL, UHC Choice network
- **TriTerm Medical**: 3 back-to-back terms (about 3 years), UHC Choice network
- **FL exception**: TriTerm Value and Hospital & Surgical plans use Choice Plus
- **In FL both are association plans**: the client joins FACT

Fixed Benefit (Indemnity)

SOLD IN FL

- **Enhanced Health ProtectorGuard**: UHC Choice Plus network
- **Enhanced Guard**: UHC Choice Plus network
- **Not in FL**: the MultiPlan version of Health ProtectorGuard (California only)
- **Pays set cash amounts** for covered services; not ACA coverage

Ancillary

ALL SOLD IN FL

- **Dental & vision**: DentalWise, DentalWise Max, VisionWise
- **Accident**: AccidentWise, Accident ExpenseGuard, ProGap, ProGuard, ProGuard GI
- **Hospital & supplemental**: HospitalWise, Hospital SafeGuard GI, AdvantageGuard
- **Critical illness & life**: CriticalGuard, Term Life SafeGuard (no critical illness rider in FL)

Telehealth & Discounts

NOT INSURANCE

- **Teladoc**: Mind Your Health and HealthiestYou
- **New Benefits** discount plan
- **Dental Savings Complete**: not sold in FL
- **Every plan sells year-round.** Check eStore (UHOne.com/broker) by state and ZIP

COMMISSIONS

How You Get Paid

Commission, Simply Put

THE BASICS

- **A slice of every monthly premium** your client pays
- **Bigger slice in year 1**, smaller renewal slice after that
- **Example: $300/mo TriTerm** in Florida
- **Year 1 at 28%**: about $1,000
- **Renewal at 12%**: about $430 a year

Florida First-Year Rates

LEVEL 500 · FL

- **TriTerm Medical**: 28% · Short Term Medical: 24%
- **Health ProtectorGuard**: 26.5% (ages 18–59)
- **AdvantageGuard**: 61.5% · HospitalWise: 40%
- **CriticalGuard**: 48% to 56% · Accident: 32% to 40%
- **Term Life SafeGuard**: 80% · Vision: 44%

"3, 2, 1, Blast Off!"

OCT 1 – DEC 31, 2026

- **40+ online apps with EFT**, Oct 1 to Dec 31
- **Hit 40 and it pays** from your first app
- **$500 per TriTerm** (Copay, Plan 100) · $400 Value
- **Register in eStore** by Dec 31 (My Account > Broker Incentives)
- **Paid monthly**, January through July 2027

Other States & New Agents

CONFIRM WITH HIS

- **Rates differ by state**
- **TriTerm pays 28%** in every state
- **New to UHOne? "First 15"**: up to $7,500
- **TriTerm & HPG**: 5 apps $1,000 · 10 $3,000 · 15 $6,000
- **First 120 days** of your contract; EFT pays in full

Health Insurance Store — An Integrity Company | ManhattanLife.

CARRIER INSIGHTS

2027 Scouting Report

12
Products to sell
Plus Advantage Series worksite group plans

Since 1850
Life & health carrier
Underwriting company varies by state

GI
Guaranteed issue
DVH, and HI Select at ages 64½ to 70

Not ACA
Add-on benefits
Pairs with ACA, Medicare Advantage & HDHPs

WHAT AGENTS NEED TO KNOW

- **Quote the Marketplace first**
  Then add Manhattan Life for hospital stays, accidents and out-of-pocket costs.
- **12-month pre-existing**
  Most health products have a 12-month pre-existing condition limitation.
- **State versions differ**
  Ages, benefits and versions vary. Pull the state app, brochure and rates from ARC.
- **First app takes longer**
  Just-in-time appointments: your first application usually issues in 7 to 10 business days.
- **ACES agent support**
  1-800-369-3600 · aces@manhattanlife.com. Mon–Thu 8–5, Fri 8–2 CST. Spanish spoken.

CONTRACTING
Contract through HIS · comp included
Contracts@hisagents.com

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

Health INSURANCE STORE AN INTEGRITY COMPANY | ManhattanLife.

CARRIER INSIGHTS

Product Lineup

Hospital & Gap

SOLD IN FL

- **Hospital Indemnity Select**: daily hospital cash, ages 18–89, GI at 64½–70
- **Out-of-Pocket (GAP)**: lump sum for admission & daily stays, ages 18–64
- **Affordable Choice**: fixed cash for visits, Rx & surgery, ages 18–64. Not major medical

Accident

SOLD IN FL

- **PAID Enhanced**: over 40 cash benefits, 18–84 (FL: PAID, 18–64)
- **24-Hour Accident**: accident medical expense plus hospital cash, ages 18–74
- **Both**: 24-hour or off-the-job coverage, 1 or 2 units

Cancer & Critical Illness

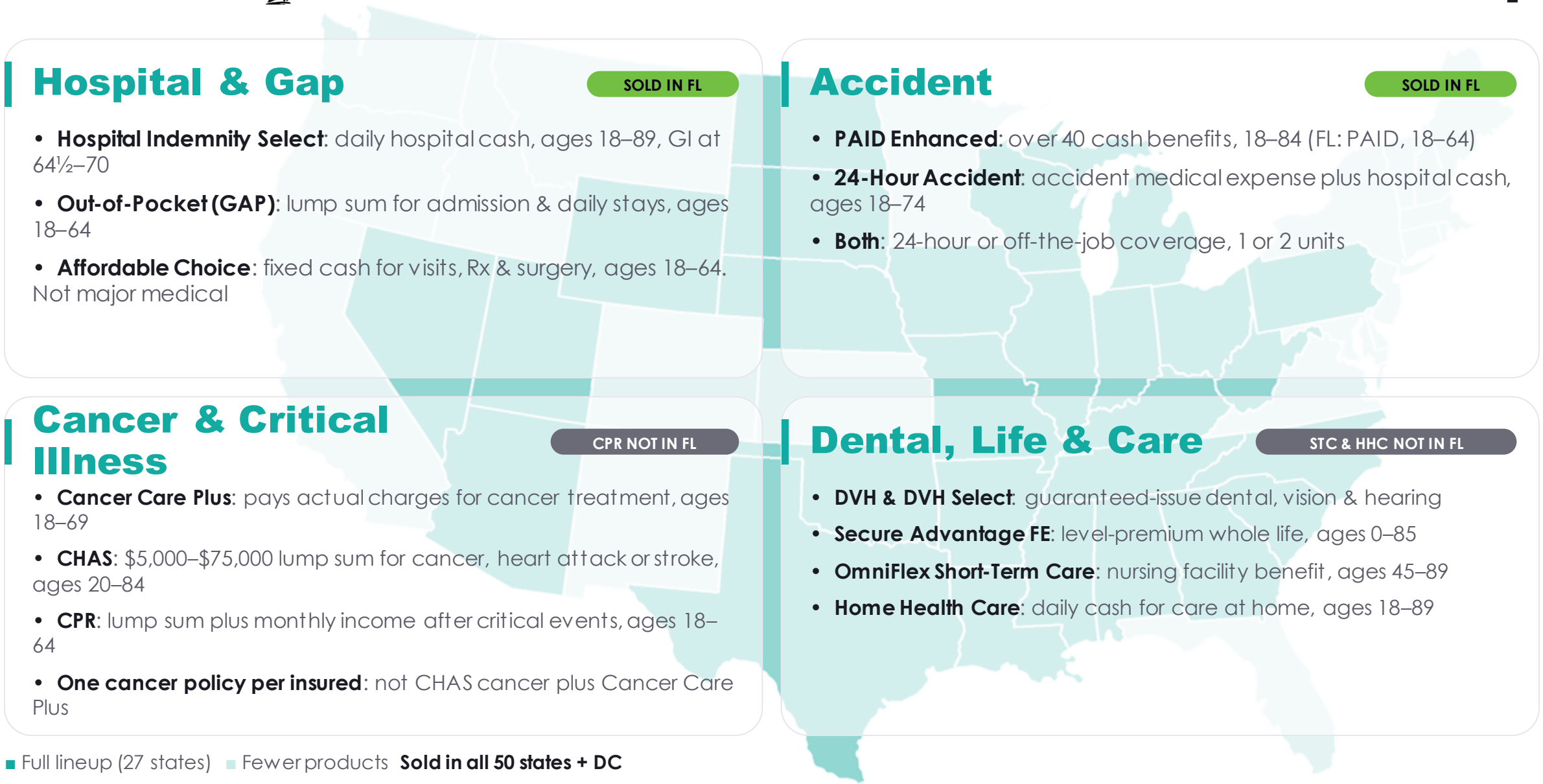
CPR NOT IN FL

- **Cancer Care Plus**: pays actual charges for cancer treatment, ages 18–69
- **CHAS**: $5,000–$75,000 lump sum for cancer, heart attack or stroke, ages 20–84
- **CPR**: lump sum plus monthly income after critical events, ages 18–64
- **One cancer policy per insured**: not CHAS cancer plus Cancer Care Plus

Dental, Life & Care

STC & HHC NOT IN FL

- **DVH & DVH Select**: guaranteed-issue dental, vision & hearing
- **Secure Advantage FE**: level-premium whole life, ages 0–85
- **OmniFlex Short-Term Care**: nursing facility benefit, ages 45–89
- **Home Health Care**: daily cash for care at home, ages 18–89



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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

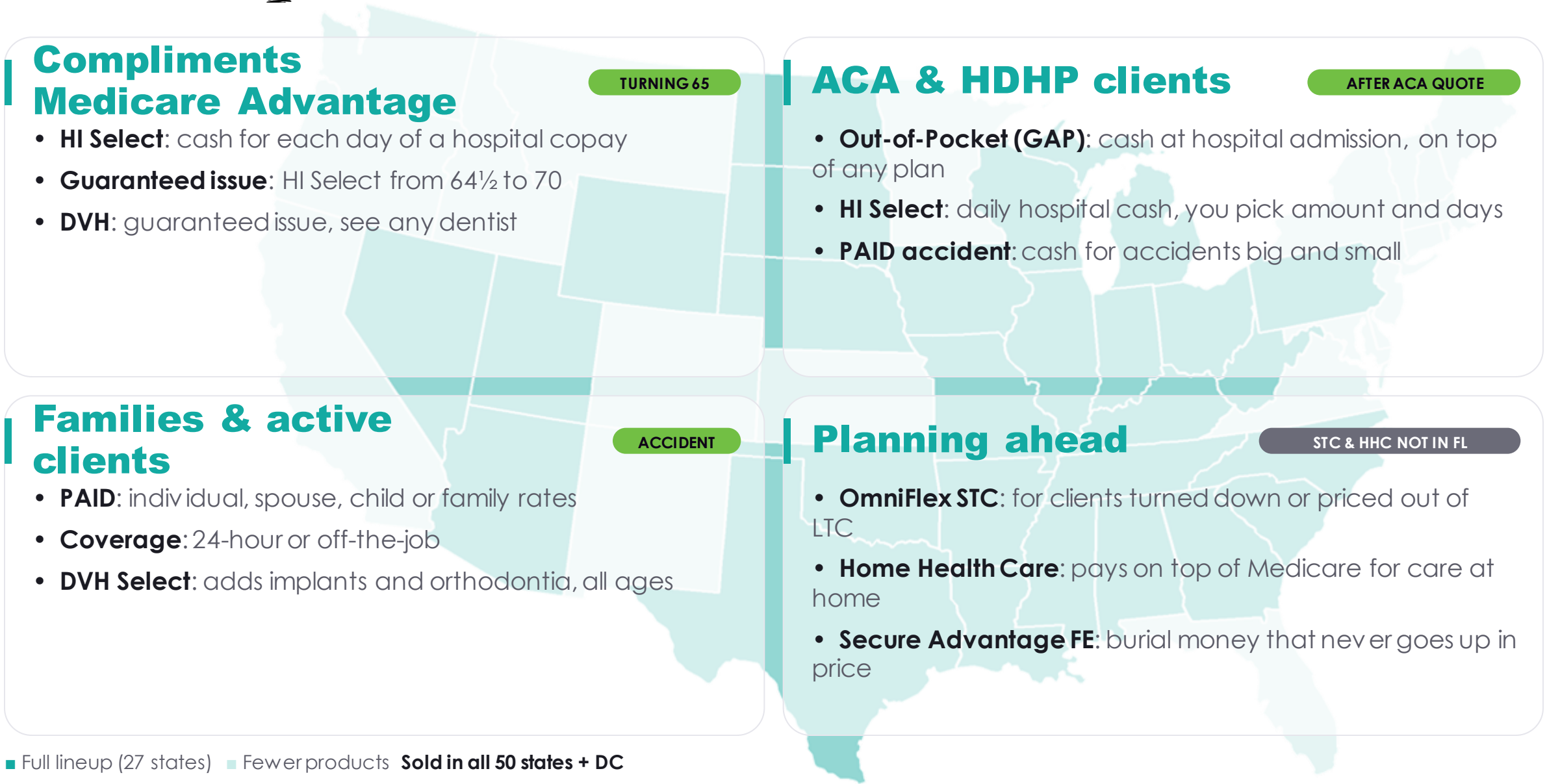
ACCIDENT

- **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**

Health Insurance Store — An Integrity Company | Presidio Healthcare

CARRIER INSIGHTS

Fortress Plan Scouting Report

Texas
Only state today
IN & NC expected 1/1/27. FL 1/1 to 3/1/27

$0
Deductible
50% coinsurance up to a $2,500 to $10,000 MOOP

No limits
Lifetime or annual
Guaranteed renewable. Premium rises with age

Not ACA
Private, state-filed plan
No preventive or mental health. Not a health share

WHAT AGENTS NEED TO KNOW

- **Who it fits**
  Healthy adults 18 to 64 and families with no subsidy, paying full price. SSN or ITIN. Sold year-round.
- **Three questions decide it**
  No knockout condition ever, no tobacco over 4 times a month, not pregnant. 12-month pre-existing wait.
- **The math for the right client**
  Presidio's DFW family of 4: about $1,100/mo with Wellness vs. $1,900/mo Bronze with a $16,000 deductible.
- **Faith-based, open to all**
  Catholic, pro-life insurer: no abortion, sex-transition or contraception coverage. No statement of faith.
- **$30 PMPM, street level**
  Months 1 to 12, then $20. Up to 5 members per policy. No FFM certification needed.

TIME-SENSITIVE

Dec 1 push: apps in by Nov 20 lock 2026 rates
$50 bonus per 12/1 enrollment. Rates rise 1/1/27.

IFP/ACA ALTERNATIVES CONTRACTS

REGIONAL CARRIERS

Select Health
Colorado · Indiana · Nevada · Utah

CareSource
Georgia · Indiana · Ohio · Nevada · West Virginia

AmeriHealth Caritas
Delaware · Florida · Louisiana · Indiana · North Carolina · South Carolina · Ohio

Antidote
Arizona · Ohio · Texas · Georgia

AvMed
Florida Only

HealthFirst Health Plans
Florida Only

Blue Cross Blue Shield
TX
of South Carolina (Requires Resident License)
of North Carolina (Requires Resident License)
of Tennessee

Medica (TBD)

LA Care (TBD)

ACA ALTERNATIVES

Presidio
Available in Texas (2027)
Expanding to: Florida 2/1/26 · Georgia · South Carolina · Indiana · Ohio

Manhattan Life
All 50 states + DC
(products vary by state)

UHOne
States vary by product:
confirm with HIS contracting

Regional Carriers

YOU MUST HAVE NON-RESIDENT LICENSE TO REQUEST STATE

Use contracting link or email Contracts@hisagents.com to request cotracts

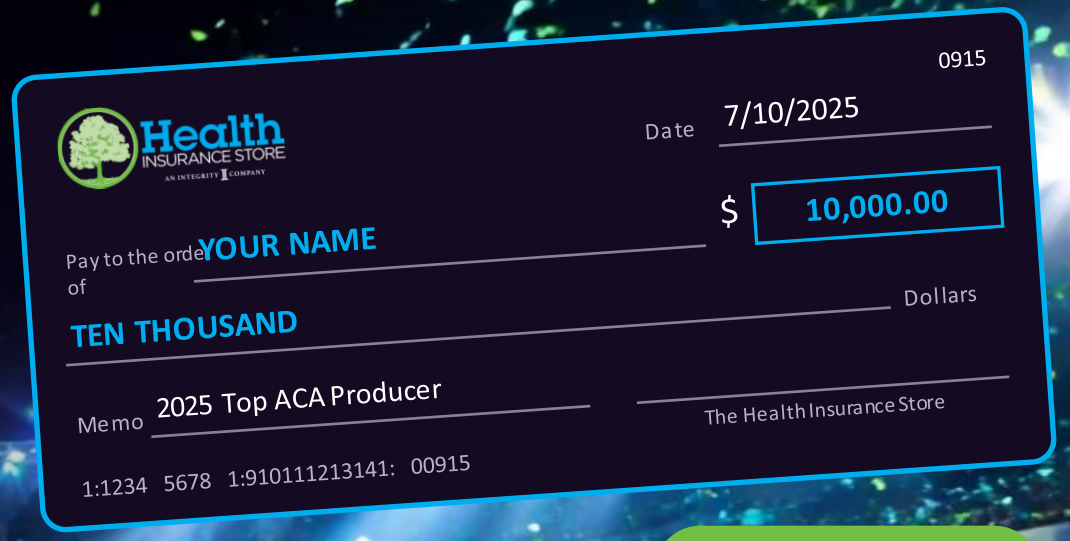
Health INSURANCE STORE
AN INTEGRITY COMPANY

HIS BUNDLED BONUS

WE PAID OUT

$37,000

IN BONUSES FOR 2026 OEP



$10,000
TOP PRIZE PAID

$4,000
2ND PRIZE PAID

ON TOP OF COMMISSIONS

LAST YEAR

In 2026 we awarded $37,000 in bonuses including a Top prize of $10,000 and 2ND prize of $4,000 to agents!

HOW TO QUALIFY

To qualify make sure you are appointed in the state and with the carrier you are selling, and your upline is The Health Insurance Store!

WHAT COUNTS

Remember this includes OEP production, 1/1 & 2/1 effective dates, new and renewals, all carriers combined under HIS!

HOW IT PAYS

HIS Bundle bonus is paid directly to you from The Health Insurance Store on top of your carrier commissions and carrier bonuses!

ALL CARRIERS COMBINED

AmeriHealth Caritas — Care is the heart of our work
ambetter.
AvMed
HealthFirst Health Plans
BlueCross BlueShield of Texas
MOLINA HEALTHCARE
oscar
UnitedHealthcare
Wellpoint