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WHAT COMES NEXT:

Expanding Your Medicare Sales Portfolio

Medicare gets you in the door. The right ancillary solutions help you stay relevant.

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The Changing Environment

The Medicare environment is getting tougher.

- PDPs likely remain largely non-commissionable
- Plans are exiting markets
- Commission prorations are impacting revenue
- More competition for the same Medicare client
- Clients have needs that Medicare doesn't fully address

The opportunity: Round out your portfolio.

Don't just sell a Medicare plan.

Build a relationship around the client.





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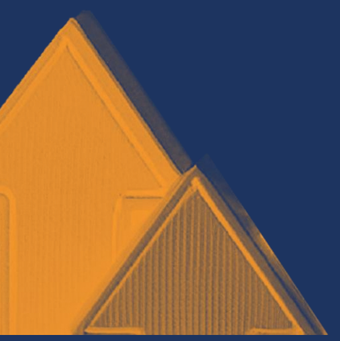
Ancillary Products

Over the coming weeks, we'll explore:

Need	Product Category
Care at Home	Short-Term Care / Home Health
Dental, Vision, & Hearing	DVH
Hospital Costs	Hospital Indemnity
Cancer	Cancer
Unexpected Injury	Accident
Major Events	Heart Attack & Stroke
Legacy	Life / Final Expense

The goal:
Build a portfolio that addresses your client's financial and health-protection needs.

Our job isn't to assume which product they need. Our job is to ask better questions.





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GTL Short-Term Home Health Care*

Protection where people want to be: HOME.

- GTL's product is designed to help cover qualifying home-health expenses and provides a prescription drug benefit.
- Benefits are paid directly to the insured.
- **No prior hospitalization requirement to collect home-health benefits.**

*Not available in all States. See GTL's Product Guide

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3-Ways to Position It

HOME HEALTH
- Help protect against costs associated with qualifying home-health services.

PRESCRIPTIONS
- Receive reimbursement for qualifying prescription drugs.

CAREGIVING
- Help address the financial impact when a client needs care at home.

One product. Multiple conversations.



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3-Plan Benefit Levels

	PLAN A	PLAN B	PLAN C
Home Health Daily Maximum	**$150**	**$300**	**$450**
Rx Maximum / Year	**$300**	**$600**	**$900**
Generic Rx	$10	$10	$10
Brand Rx	$25	$25	$25
Short-Term Home Health Care Aide Benefit*	**$50**	**$100**	**$150**

Additional Benefits to Choose From

- Dental and Vision Benefit Rider
- Ambulance Benefit Rider
- Accident and Sickness Hospitalization Benefit Rider
- Critical Accident Benefit Rider
- Return of Premium Rider

*Not available in all States. See GTL's Product Guide

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3-Plan Benefit Level

Short Term Home Health Care Benefits

GTL will pay a daily benefit for each day you receive the following home health care services. Daily benefit amounts will vary by plan selected* (Maximum Benefit Period is 360 days). To qualify for benefits, a Licensed Health Care Practitioner must certify you as having a Cognitive Impairment or the inability to perform at least two (2) of six (6) Activities of Daily Living without substantial assistance (bathing, continence, dressing, eating, toileting and transferring).

Prescription Drug Benefit

GTL will pay a benefit amount of $10 for each generic or $25 for each brand name prescription drug up to a policy year maximum of $300 for Plan A, $600 for Plan B or $900 for Plan C.

Short-Term Home Health Care Aide Benefit*

Daily Benefit Amounts vary by selected plan. Benefits are payable should you have an inability to perform two or more Activities of Daily Living or have a Cognitive Impairment. A prior hospitalization stay is not required. The maximum benefit period is 360 days.

Daily Benefit Amount Maximums

PLAN A
$150

PLAN B
$300

PLAN C
$450

	PLAN A	PLAN B	PLAN C
Skilled nursing care, RN	$75	$150	$200
General nursing care, (LPN/LVN)	$60	$120	$200
Physical Therapy	$75	$150	$200
Speech Pathology	$75	$150	$200
Occupational Therapy	$75	$150	$200
Chemotherapy Specialist	$60	$120	$200
Enterostomal Therapy	$50	$100	$200
Respiratory Therapy	$50	$100	$200
Medical Social Services	$100	$200	$300
Home Health Aide	$50	$100	$150

Total benefits payable for all of the home health care services listed above are limited to a combined maximum daily benefit. The combined maximum daily benefit for Plan A is $150, for Plan B is $300 and for Plan C is $450.

Restoration Benefits

Benefits restore if covered home health care services have not been received for 180 consecutive days AND a Licensed Health Care Practitioner has certified that you have sufficiently recovered to no longer require home health care or nursing care services.

*Not available in all States. See GTL's Product Guide

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The Rx Story

This Is Where It Gets Interesting

Instead of leading with a product name, lead with a client question.

"How many prescriptions are you filling every month?“

It opens the door to understanding what the client's current prescription expenses look like.

From there, you can explain how the product's prescription reimbursement works and determine whether it may be appropriate.

- **$10 Generic**
- **$25 Brand**
- **Up to $900/year on Plan C**
- And there's **no waiting period** for the prescription benefit once the policy is active.

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The Pharmacy Advantage

- GTL specifically says policyholders can ask their pharmacy to print a listing of filled prescriptions
- Documentation must be submitted for reimbursement to GTL
- GTL recommends submitting Rx claims regularly, such as monthly or quarterly

Your Advantage: Ensure the submission happen regularly.

1. **Print a pharmacy-generated list of filled prescriptions**
2. **Submit qualifying documentation to GTL**
3. **Client receives eligible prescription reimbursement regularly**

Don’t just say, "Here's another insurance product“; you can help the client understand the potential reimbursement value and assist them with the process.

You aren't just selling a policy.
You're creating a service relationship.

The Math

Could the Rx Benefit Offset the Premium?

Example — Plan C

- $900 annual Rx maximum
  - What are the client estimated qualifying prescriptions?
  - Will their prescription mix (generic | brand) reach the maximum reimbursement? What is the estimated reimbursement level?

- Compare that against the client's annual premium.

The conversation:

“Let's look at what you're prescriptions and see whether this benefit could make sense for you.”

Important: Actual reimbursement depends on eligible prescriptions, policy terms, timing, state/product availability and the applicable annual maximum.

The Opportunity

Help offset the cost of the Policy with Prescription Drug Benefit.

Example:
71-Year-Old taking 5 generics + 2 brands/month

STCHH Plan B: ($38.40 +1.67) x 12 = $768.36
Generic = 5 x $10 = $50
Brand = 2 x $25 = $50
Maximum payout $600

The Prescription Drug Reimbursement covers ~78% of the annual STC HH Plan premium.

The Opportunity

Help offset the cost of the Policy with Prescription Drug Benefit.

Example:
55-Year-Old taking 12 generics/month

STCHH Plan C: ($38.40 +1.67) x 12 = $480.84
Generic = 12 x $10 = $120 w/ Maximum payout $900

The Prescription Drug Reimbursement more than covers the cost of the STC HH Plan premium **AND** helps offset some of the prescription drug co-pays, if applicable.

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What Happens If...

They Need Home Health?

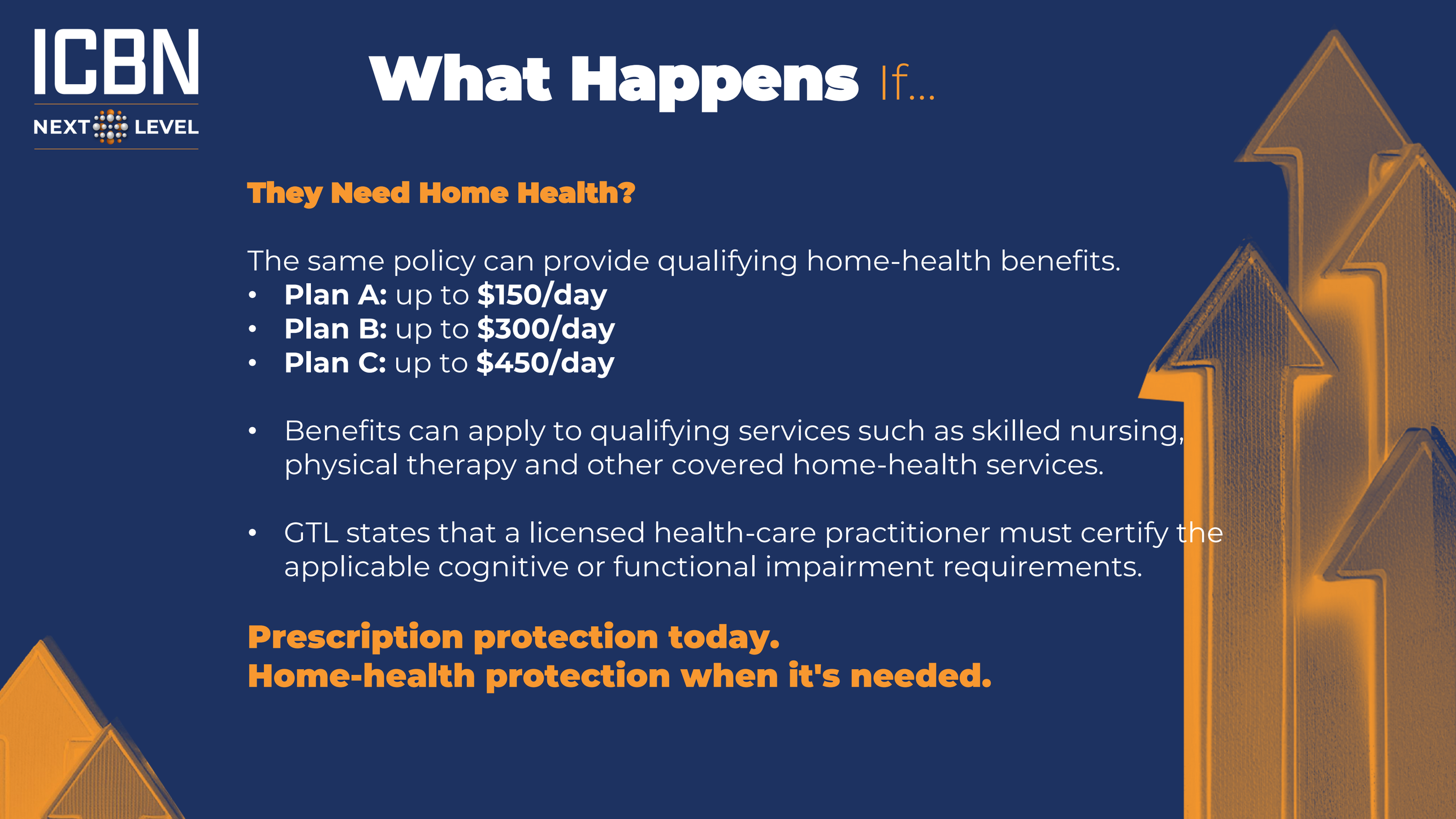
The same policy can provide qualifying home-health benefits.

- **Plan A:** up to **$150/day**
- **Plan B:** up to **$300/day**
- **Plan C:** up to **$450/day**

- Benefits can apply to qualifying services such as skilled nursing, physical therapy and other covered home-health services.

- GTL states that a licensed health-care practitioner must certify the applicable cognitive or functional impairment requirements.

Prescription protection today.
Home-health protection when it's needed.



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Home Health Benefit

What Can It Help Cover?

Depending on the plan and applicable policy terms, covered services include:

- Skilled nursing / RN care
- General nursing care
- Physical therapy
- Speech therapy
- Occupational therapy
- Respiratory therapy
- Medical social services
- Other qualifying home-health services*

The combined daily maximum is determined by the selected plan.

*The exact covered services and requirements depend on the policy and applicable state-specific materials.



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The Caregiving Conversation

If you needed help at home...

- Who would provide the care?
- What would that cost?
- Would your family be prepared?

This is one of the most powerful questions you can ask.
It's not a product question. It's a life question.

- Some people will say their spouse.
- Some will say their children.
- Some will say, "I don't know."

That answer creates a conversation. We're not trying to scare people.
We're helping them think through a risk they may not have considered.

The conversation shifts from
“Insurance” to “Independence.”

Additional Protection

Make the Solution More Complete

Depending on state availability and the specific version of the product, GTL lists optional riders including:

- **Dental/Vision**
- **Accident & Sickness Hospitalization**
- **Ambulance**
- **Critical Accident**
- **Return of Premium**

Ancillary products can sometimes create opportunities to address several related needs in one client conversation.

Agents need to look at the complete product and state-specific materials. Don't assume every rider is available everywhere.

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Your BOB is Full of Prospects

Look for clients who:

- Take multiple prescriptions
- Have significant monthly pharmacy expenses
- Want to remain at home if they need care
- Have family members concerned about caregiving
- Want additional protection against out-of-pocket expenses
- Have gaps that Medicare and their supplemental coverage don't address

Start with the client—not the product. Ask questions.

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Change the Conversation

Don’t start with:
“Would you like to buy a short-term home health policy?”

Try:
“We’ve taken care of your Medicare coverage. Let’s talk about what happens if you need care at home—and while we're at it, let's look at what you're spending on prescriptions.”

Then ask:
- How many prescriptions do you fill?
- What happens if you need help at home?
- Who would provide that care?
- What would that cost?

Start with the problem. Then introduce a solution.
Trust comes from solving the right problem—
not forcing a sale.



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Agent Compensation

Another Reason to Pay Attention

GTL STC HH: 55% of First-Year Premium
DV Rider: 25% of First-Year Premium

- Know the product.
- Know the client.
- Know the opportunity.



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What Does that Look Like

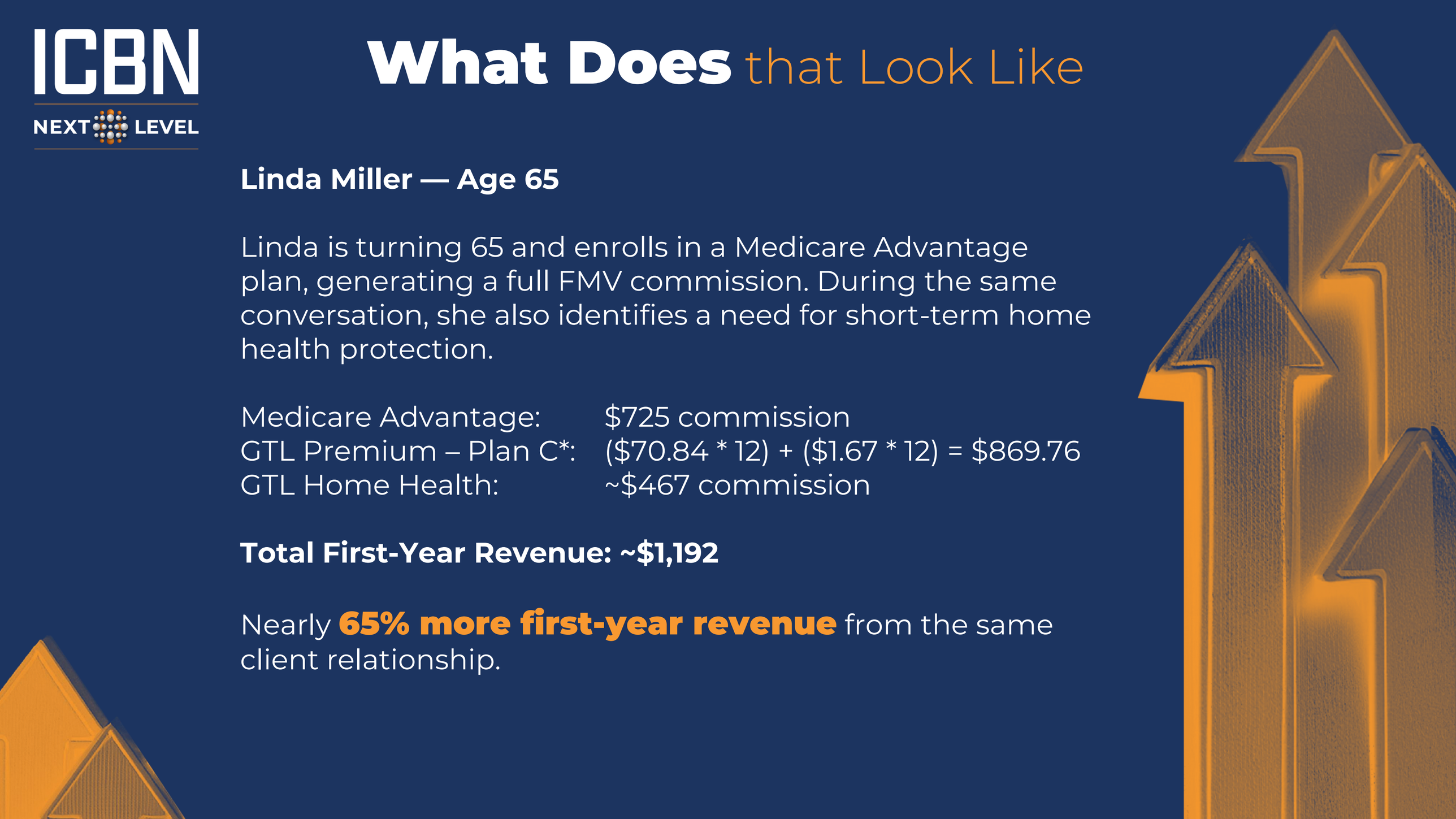
Linda Miller — Age 65

Linda is turning 65 and enrolls in a Medicare Advantage plan, generating a full FMV commission. During the same conversation, she also identifies a need for short-term home health protection.

Medicare Advantage:	$725 commission
GTL Premium – Plan C*:	($70.84 * 12) + ($1.67 * 12) = $869.76
GTL Home Health:	~$467 commission

Total First-Year Revenue: ~$1,192

Nearly **65% more first-year revenue** from the same client relationship.



What Does that Look Like

Robert Davis — Age 67

Robert needs a PDP, but the best plan for him is non-commissionable. By expanding the conversation to his prescription and home-health needs, the agent turns a $0 Medicare sale into a profitable client relationship.

Non-Commissionable PDP:	$0 commission
GTL Premium – Plan B*:	($45.74 * 12) + ($1.67 * 12) = $568.92
GTL Premium – $1200 DV Rider:	(38.17 * 12) = $458.04
GTL Home Health Commission:	($548.88 * .55) + (458.04 * .25)
	$416.39

Total First-Year Revenue: ~$416

A **$0 PDP enrollment becomes a profitable client engagement.**

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For Your Next Appointment,

Ask yourself:

- ☐ Did I review prescriptions?
- ☐ Did I ask about home-health concerns?
- ☐ Did I discuss dental/vision/hearing?
- ☐ Did I address hospital exposure?
- ☐ Did I ask about cancer/critical illness?
- ☐ Did I discuss accident protection?
- ☐ Did I identify life/final-expense needs?

The goal isn't to sell everything.
The goal is to discover what the client needs.





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The Agent Opportunity

Medicare
↓
Prescription Needs
↓
Home Health
↓
Dental / Vision / Hearing → Hospital → Cancer
↓
Life/Final Expense ← Heart & Stroke ← Accident

- Not every client needs every product
- Not every client has more than one need
- Help them identify and address their situation

Becoming their insurance advisor is a long-term opportunity.

One client. Multiple needs. One trusted advisor.



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Thank You!

Links

Short Brochure

Full Brochure

GTL Short Term Care Home Healthcare - video