



Product Bundling

Work Smarter, Not Harder

“This is an actual case that I recently helped an agent with.”

Clients age 73 Male and 73 Female called an agent to ask for an appointment. They each had a Medicare Supplement Plan F, purchased from the agent 4 years ago. The premiums had gone to around \$6,400.00 annually for both of them. The agent called me for underwriting advice and they are both healthy enough to apply to a different company. They wanted to stay with a Plan F. Any company we proposed would save them money. As the agent and myself continued to talk about this case we decided to propose the following:

Current Plan F for both was going to be:	\$6,400.00 annually
Proposed Plan F for both with Aetna was:	\$3,747.00 annually
Difference:	\$2,653.00 annually

Your job is not done! You are leaving money on the table but more importantly you are leaving your client open for **out of pocket expenses!**

There are many expenses that are not covered by Medicare or a Medicare Supplement. Many cancer medications are now thousands of dollars per month out of pocket even with the best of Part D coverage. The solution is to give your client the chance to purchase a Lump Sum Cancer Plan. The premium for a \$20,000 benefit for the clients would be \$720.00 a year each.

To sum up this case:

The clients purchased an **Aetna Medicare Supplement** Plan F and the \$20,000.00 **Aetna Lump Sum Cancer** plan for a total of \$4,187.00 and still managed to save \$1,213.00 per year!

Current Plan F for both:	\$6,400.00 a Year
New Plan F for both with Aetna :	\$3,747.00 a Year
Aetna \$20,000.00 Lump Sum Cancer plan:	\$1,440.00 a Year
Total Savings for the year:	\$1,213.00 a Year

In closing, the client has a broader range of coverage than the Medicare Supplement alone. The agent has done a better job and more than DOUBLED his income.

Please give us a call with any questions you may have.

Robert Kennedy
Marketing Manager
800-247-6740

812 PURPLE MARTIN BLVD. PO BOX 506 GRIGGSVILLE, IL 62340
217^o833^o2741 800^o247^o6740 FAX 217^o833^o2046