



QUEEN OF THE
BUNDLE
GAYLAN  HENDRICKS

Spouse In The House

Age 65: Manhattan Life/ Affordable Choice

The Path to Package of Protection with Hospital Indemnity Plans

ABOUT GAYLAN - QUEEN OF THE BUNDLE

- Founder and Partner of Senior Security Benefits since 2000
- CMO 2003- 2011
- CEO 2011- Present
- Over \$120M in sales in 2020 and continued growth
- Advisory Council member for Manhattan Life, Aetna & Cigna

- Keynote Speaker, Industry Coach & Personal Mentor

- Ronald McDonald House Board Member 2016-2022
- Ronald McDonald House Board President 2023
- Former Board Member of American Heart Association
- Founding board member of Fundamental Legacy, Hope Fort Worth & Polished Ministries Mentor

- Wife, Mom & Gram
- Travel, Music & Reading
- #RubyFaith



Is this too good to be true?

United States Court of Appeals
FOR THE DISTRICT OF COLUMBIA CIRCUIT

Argued April 15, 2016

Decided July 1, 2016

No. 15-5310

CENTRAL UNITED LIFE INSURANCE CO., ET AL.,
APPELLEES

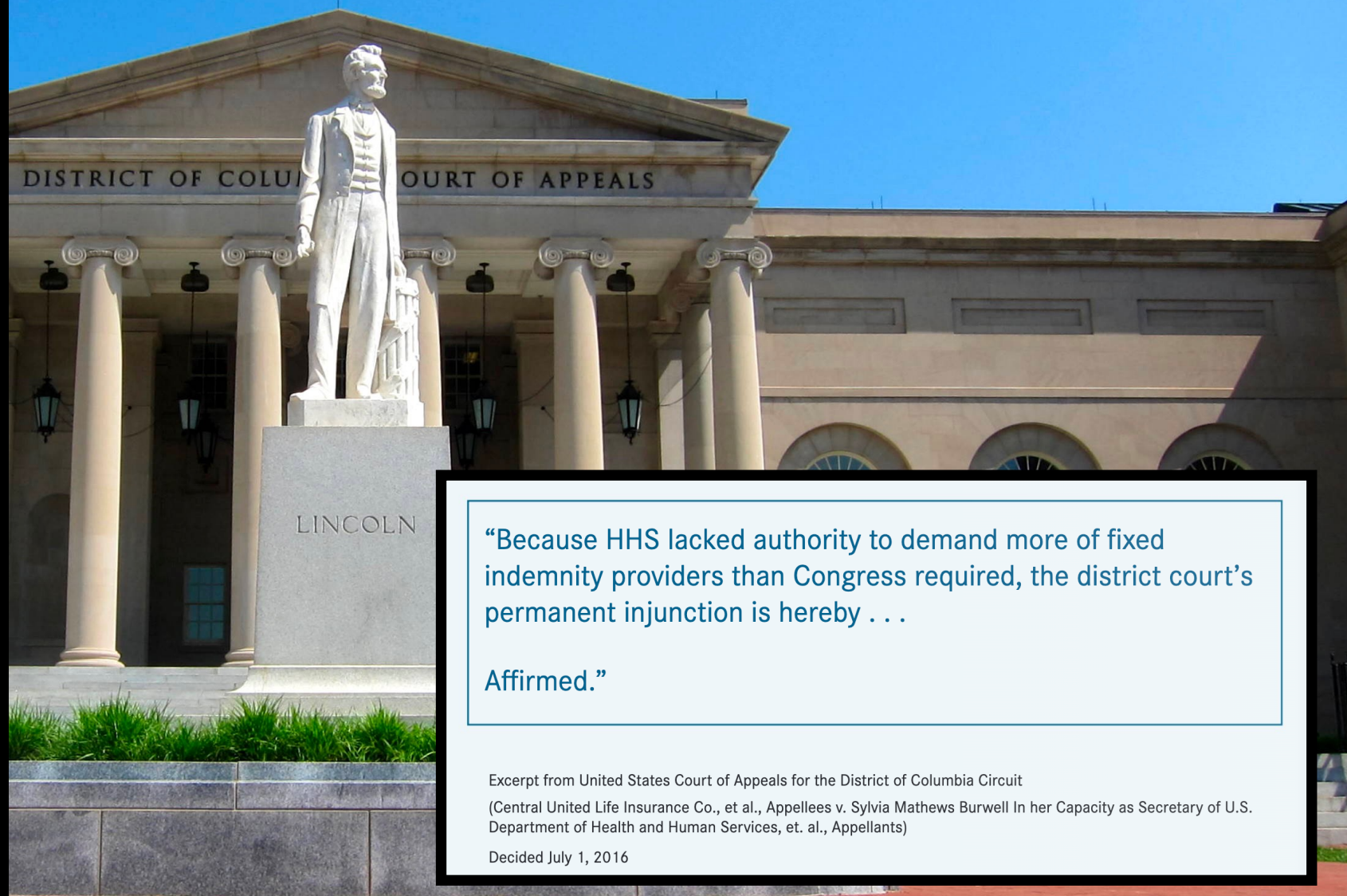
v.

SYLVIA MATHEWS BURWELL, IN HER OFFICIAL CAPACITY AS
SECRETARY OF U.S. DEPARTMENT OF HEALTH AND HUMAN
SERVICES, ET AL.,
APPELLANTS

Appeal from the United States District Court
for the District of Columbia
(No. 1:14-cv-01954)

Daniel Tenny, Attorney, U.S. Department of Justice, argued the cause for appellants. With him on the briefs were *Benjamin C. Mizer*, Principal Deputy Assistant Attorney General, *Mark B. Stern*, and *Alisa B. Klein*, Attorneys, *William B. Schultz*, General Counsel, U.S. Department of Health and Human Services, *Janice L. Hoffman*, Associate General Counsel, and *Susan Maxson Lyons*, Deputy Associate General Counsel for Litigation.

Quin M. Sorenson argued the cause for appellees. With him on the brief were *James C. Stansel* and *Tobias S. Loss-Eaton*.



“Because HHS lacked authority to demand more of fixed indemnity providers than Congress required, the district court’s permanent injunction is hereby . . .

Affirmed.”

Excerpt from United States Court of Appeals for the District of Columbia Circuit

(Central United Life Insurance Co., et al., Appellees v. Sylvia Mathews Burwell In her Capacity as Secretary of U.S. Department of Health and Human Services, et. al., Appellants)

Decided July 1, 2016

AFFORDABLE CHOICE BROCHURE



**Know your products inside & out,
use your brochures as tools!**

**Click here for
Brochure PDF**

The Affordable Choice Enhanced

Today's solution, for the problems of tomorrow.

This is a Hospital Confinement and other Fixed Indemnity Insurance Policy
Underwritten by ManhattanLife Assurance Company of America
and Family Life Insurance Company

Affordable Choice

AFFORDABLE CHOICE PLAN COMPARISON

Surgical and Hospitalization Benefits

	ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Inpatient Hospital Confinement (per Inpatient Day)	\$6,000	\$4,000	\$3,000	\$2,000
Building Benefit Injury Reimbursement Inpatient Hospitalization Benefits increase 25% each year, years 2-5, for injury-related hospital stays. (per day)	Year 2	\$7,500	\$5,000	\$3,750
	Year 3	\$9,000	\$6,000	\$4,500
	Year 4	\$10,500	\$7,000	\$5,250
	Year 5	\$12,000	\$8,000	\$6,000
Hospital Admission Benefits (for the first Inpatient Day per calendar year)	\$3,000	\$2,000	\$1,000	\$1,000
Emergency Room (Per day/calendar year maximum)	\$300/2 CY	\$300/2 CY	\$250/1 CY	\$250/1 CY
Urgent Care (Per day/calendar year maximum)	\$300/4 CY	\$300/4 CY	\$250/2 CY	\$250/2 CY
Surgery Benefit Daily surgical benefits for both inpatient and outpatient surgery. The reimbursement schedule for 1 unit is similar to what is payable under the Medicare Physician Fee Schedule for surgeries. (Maximum \$50,000 benefit per calendar year)	3 X the policy fee schedule	2.5 X the policy fee schedule	2 X the policy fee schedule	1 X the policy fee schedule
Ambulatory Surgical Benefit If outpatient surgery is performed in an Ambulatory Surgical Center or Outpatient Hospital facility, the benefits payable include the surgical and anesthesia benefits in addition to per day ambulatory/outpatient facility benefit.	\$3,000	\$2,500	\$2,000	\$1,000
Daily Assistant Surgeon Benefit	Pays 20% of the eligible surgical benefit			
Daily Anesthesiologist Benefit	Pays 25% of the eligible surgical benefit			
Doctor's Office Visit with Rollover (Per day/per calendar year)	\$200/10 days	\$175/10 days	\$125/8 days	\$75/6 days
	Rollover provision allows five-visit carryover per policy year.			
Prescription Benefit (Per Day)	\$75	\$50	\$50	\$25
Outpatient Medical Benefits				
Preventative Services:				
Colonoscopy	\$600	\$600	\$500	\$500
Pap	\$300	\$300	\$250	\$250
PSA	\$300	\$300	\$250	\$250
Laboratory Services:				
Surgical Pathology	\$300	\$300	\$200	\$200
Other Laboratory Services	\$50	\$50	\$50	\$50
Therapy Services: (per day for physical, occupational, speech)	\$75	\$75	\$50	\$50
Radiology Services: (per day: MRI/PET scan/ CT scan/mammogram/other radiology tests)	\$700/\$700/ \$700/\$300/\$250	\$600/\$600/ \$600/\$300/\$250	\$500/\$500/ \$500/\$250/\$200	\$300/\$300/ \$300/\$250/\$200
Calendar year limit for all Outpatient Benefits	\$8,000	\$6,000	\$4,000	\$4,000
Ground and Air Ambulance Limit of 2 daily benefits per calendar year for all ambulance transportation (per day*)		\$150 Ground Ambulance \$1,500 Air Ambulance		
Allergy Shots and Immunization** (child only) (per day allergy shots/immunizations)		\$10/\$25		
Cancer Benefit Pays for Radiation, Chemotherapy, & Immunotherapy (per day/40 days per calendar year)	\$2,000	\$2,000	\$1,000	\$1,000
Inpatient Hospital Confinement/ Building Benefit Injury Reimbursement	\$1,000,000 calendar year limit			
Prescription Benefit	\$750 calendar year maximum			
Allergy Shots and Immunization	\$100 calendar year maximum			
Lifetime Maximum	\$5,000,000			

* In MI, only one per day benefit will be paid per day, regardless of how many trips are made for that day.

** In MI, Immunization does not apply.

The plans shown above are limited benefit fixed-indemnity plans and benefits are per Covered Person. This is not a major medical insurance plan. Fixed-indemnity benefits are provided for hospital confinement and specified medical and surgical events. These benefits are paid in daily amounts for covered events without regard to the costs of services rendered. This plan does not provide expense reimbursement for charges based on your health care provider's statement.

AFFORDABLE CHOICE MONTHLY PREMIUMS

	ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Ages 18 - 29	Individual	\$172.43	\$130.06	\$101.92
	Individual and Spouse*	\$340.04	\$255.27	\$198.98
	Individual and Child(ren)	\$373.97	\$271.93	\$208.13
	Individual and Family**	\$569.05	\$416.46	\$319.64
Ages 30 - 39	Individual	\$217.88	\$164.28	\$126.02
	Individual and Spouse*	\$430.97	\$323.76	\$247.23
	Individual and Child(ren)	\$419.42	\$306.15	\$232.23
	Individual and Family**	\$659.85	\$484.84	\$367.80
Ages 40 - 49	Individual	\$259.43	\$195.87	\$148.06
	Individual and Spouse*	\$513.92	\$386.78	\$291.14
	Individual and Child(ren)	\$460.97	\$337.75	\$254.27
	Individual and Family**	\$742.93	\$548.00	\$411.83
Ages 50 - 64	Individual	\$367.21	\$278.76	\$205.02
	Individual and Spouse*	\$729.52	\$552.62	\$405.12
	Individual and Child(ren)	\$568.77	\$420.65	\$311.23
	Individual and Family**	\$958.35	\$713.69	\$525.68
Child Only**	\$183.38	\$129.09	\$96.68	\$68.62

* In IL, spouse or civil union partner

** Family rates include up to four children. Additional children are charged the Child rate.

• **ANY Doctor ANY Hospital**

• **Cash indemnity plans= Cash NEGOTIATED prices**

• **Guarantee Renewable**
• **Non Cancelable**

• **Rate Stability**

• **Not required to be assigned to hospitals or providers**

Affordable Choice Benefits

Low Cost Ancillary Services

First Health Network

- More than 810,000 physicians and healthcare professionals.
- Over 1.5 million service locations across all 50 states.
- More than 5,900 hospitals
- Over 125,000 ancillary facilities

Phone: 1-800-226-5116

Web: <https://providerlocator.firsthealth.com/home/index>

Client Code: FHIND



First Health

How you save with Affordable Choice

TelaHealth Consultants™

Neighborhood Doctors™ 24/7

- TeleMedicine with Clinic Access
- Pharmacy Savings
- Lab Testing
- Behavioral Health
- Healthcare Liaison's

Email: memberservices@navigohealth.com

Web: <https://manhattanlife.telahealthconsultants.com/> Phone: 1-877-544-0171



TelaHealth Consultants

RxEDO Prescription Benefit Partner*

www.rxedo.com

- Discounts to 80%
- Accepted at over 67,000 pharmacies nationwide
- Discounts on over 10,000 medications
- Completely free to use

Phone: 888-879-7336

Drug Pricing Tool: www.findlowrx.com

Web: <https://www.rxedo.com/> (to learn more about this service)



RxEDO

DirectLabs®

Direct Laboratory Services, LLC

DirectLabs is a leader in direct access laboratory testing. They offer a wide variety of blood chemistry tests directly to you at discounted rates.

- Wellness Profile
- Cardio Plus
- Lipid Profile
- CMP-14
- PSA
- Vitamin D

Phone: 1-800-908-0000

Email: contact@directlabs.com

Web: <https://www.directlabs.com/> Client Code: R-MLAC (code for all phone orders)



DirectLabs

Green Imaging

Easy, affordable medical imaging

ManhattanLife has partnered with Green Imaging to provide diagnostic imaging services to you at a significantly discounted rate.

Services Include:

- MRI
- Ultrasound
- Mammography
- Nuclear Medicine
- DXA
- PET/CT
- X-Ray
- CT
- Other

Phone: 1-844-968-4647

Text: 713-524-9190

Email: info@greenimaging.net

Web: <https://greenimaging.net/>



Green Imaging

HealthAdvocateSM

- Help with healthcare coordination
- Assistance with 2nd opinions
- Medical Bill Saver & RX Shopper
- Health Advocacy offers you expert assistance with a wide range of healthcare and insurance related issues.

Email: Answers@healthadvocate.com

Phone: 866-969-3435

Web: www.healthadvocate.com/members



Health Advocate

Perfect ACA Companion plan

No Copay on TelaHealth

Keeps clients out of bankruptcy

Won't sell your info!

What's In It For Me?

FIRST YEAR COMPS ONLY, RENEWALS ARE NOT INCLUDED IN EXAMPLE

ACA, MA & MED SUPP COMP NOT INCLUDED

STREET LEVEL COMMISSIONS (TEXAS)

FOR AGENT USE ONLY

Product	Monthly Premium	Commission Rate	Monthly Commission	First Year Commission
Affordable Choice	\$278.76	30%	\$83.63	\$1,003.54
Out of Pocket Protection	\$42.10	30%	\$12.63	\$151.56
Lump Sum Cancer Plan	\$62.50	80%	\$50.00	\$600.00
Lump Sum Heart Attack/Stroke Plan	\$19.17	80%	\$15.34	\$184.08
24 Hour Accident Plan	\$35.31	30%	\$10.59	\$127.12
Home Healthcare	\$32.80	60%	\$19.68	\$236.16
Omni Flex	\$97.00	55%	\$53.35	\$640.20
Dental, Vision & Hearing	\$59.58	40%	\$23.83	\$285.98
Final Expense	\$27.90	105%	\$29.30	\$351.54
TOTAL AGENT ANNUAL INCOME				\$3,580.18

*premium based on female age 59 non smoker TX

** 3 of these packages at 50 weeks would create a \$537,027 annual income in first year commissions

This table is adjustable, feel free to play around with it by adding in your commission percentages.



WHAT'S IN IT FOR ME?

- Average Cancer, Heart Attack or Stroke annual premium is \$350
- 80% 1st year commission in most states – **Year 1 comp just increased 25%!!!**
- 6% renewal comp (yrs. 2-10) in most states
- \$350 x 80% = \$280 in 1st year commissions
- **1 sale per week** = \$14,560 in new CHAS commission on top of your Med Sup, MA and/or ACA commission from the same client!
- Policy pays a maximum 9-month advance
- Clients rarely drop CHAS because the premiums are reasonable and they're afraid they'll get CHAS after they drop it.

How does Aetna's commission compare?

Aetna	GTL	Cigna	Mutual of Omaha
80%	50%	60%	60%

Street level commissions, may vary by state.

FOR AGENT USE ONLY

INSURANCE “CLAIMS” UTILIZATION

Chance a claim is filed in an individual’s lifetime

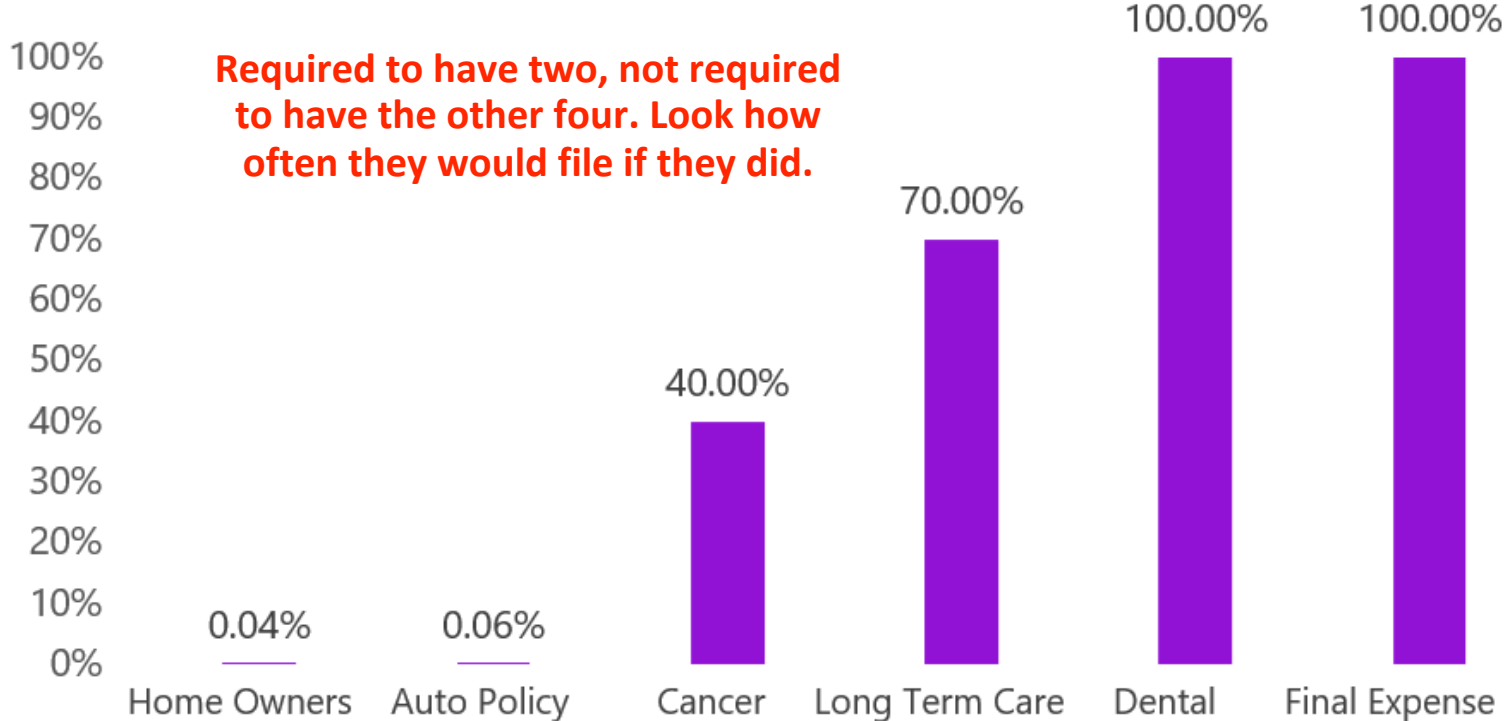
Below are several different types of insurance purchased during a lifetime that are rarely used:

YOU, THE AGENT
NEED ALL OF
THESE PLANS!

GET CONVICTED!

WHAT YOU DO
MATTERS!

Type of Insurance: Likelihood of Filing a Claim



Information from 2020 Annual Enrollment Period Conference

Don't be afraid to show your clients what this plan does and doesn't do!

Claim Example #1: Hospital Stay

Hospital Stay

Description of Transaction

Total Charges - 7 days

Total Adjustments/Network Discounts

Current Balance

Amount:*

\$41,660.41

-\$18,747.18

\$22,913.23

Affordable Choice Pays

Description of Transaction

Admission Benefit

Hospital Days at \$4,000

Total Paid

Amount:*

\$2,000.00

+\$28,000.00

\$30,000.00

Have your calculator ready
to do the math for your
client!

SHOW THEM THE
FINANCIAL DIFFERENCE!

**Amounts based on Affordable Choice claims data. Results may vary.*

Package of Protection Price Comparison

This exercise is what makes the agent involvement so vital for the client to make the best financial choice for their family.

Female Age 59 \$180K HH Income Non Smoker

	ACA with No Subsidy	Affordable Choice Package of Protection 1
Bronze HSA/ ACA Plan Premium at 12 Mo	\$1,207.90 X 12= \$14,494.80	
Affordable Choice Premium at 12 Mo		\$278.67 x 12= \$3,345.12^
P.O.P Add Ons at 12 Mo		\$375.36 x 12= \$4,504.32~
ACA OOP* Self Insured Risk**	\$9,100	Cash Negotiated Discounts
In Network/ Out of Network	*Network Plan Only	Any Doctor Any Hospital Any Provider

With this Package of Protection this client is fully diversified.

Package of Protection Plan Design

^Affordable Choice (AFC)- Elite Plus \$278.76

~MLAC Out of Pocket Protection- \$100/day + Host. Adm. \$6,350= \$42.10

Aetna Cancer Only/\$30K= \$62.50

Aetna Heart Attack/ Stroke \$10K= \$19.17

MLAC 24 Hour Accident 2 Unit= \$35.31

MLAC HHC Deluxe= \$32.80
MLAC Omni Flex= \$96.00

MLAC DVH Traditional \$3K= \$59.58

MLAC Final Expense \$10K= \$27.90

FOR AGENT USE ONLY

Claim Example #1

Hospital Stay

Description of Transaction

Total Charges - 7 days	Amount:*	\$41,660.41
Total Adjustments/Network Discounts		<u>-\$18,747.18</u>
Current Balance		\$22,913.23

Affordable Choice Pays

Description of Transaction

Admission Benefit	Amount:*	\$2,000.00
Hospital Days at \$4,000		<u>+\$28,000.00</u>
Total Paid		\$30,000.00

*Amounts based on Affordable Choice claims data. Results may vary.

ACA Insurance company would pay Hospital:
\$22,913.23 - (\$9,100 Client responsibility)=
\$13,813.23

Money paid to client from Manhattan Life:
AFC= \$30,000
OOP= \$6350 + 700= \$7050
Total Received MLAC= \$37,050

ACA Marketplace Price Comparison

No Subsidy- High Net worth Client

ACA "MARKETPLACE" PRICE

Premium 12 Mo	\$14,494.80
Deductible (HSA) Co Pays Total OOP In/Out Network	\$9,100.00
Total Paid by Client If Claims Accrue	\$23,594.80
Total Paid to Client	\$0.00
Total Paid by Client	\$23,594.80

ACA Claim #1

\$41,660.41
Less Network Discount
(\$18,747.18)
Total Claim: \$22,913.23

Amount Owed by Client: \$9,100

Amount Paid to Hospital: \$13,813.23

AFC + POP Claim #1

\$41,660.41
Less Network Discount
(\$18,747.18)
Total Claim: \$22,913.23

Amount Owed by Client: \$0

Total Paid to Client AFC: \$30,000
Total Paid to Client OOP: \$7,050

Premium 12 Mo Guaranteed Renewable	\$3,345.12
POP Add ons at 12 Mo Guaranteed Renewable	\$4,504.32
Deductible Co Pays Total OOP In/Out Network	\$0.00
Total Paid by Client AFC + POP	\$7,849.44
Total Paid by Client ACA	23,594.80
Total Paid Out of Pocket by Client	\$31,444.24
Total Paid to Client	\$37,050.00
Total "Net Gains" By Client	\$5,605.76

FOR AGENT USE ONLY

ACA Marketplace Price Comparison

With 100% Subsidy HMO Plan

ACA "MARKETPLACE" PRICE

Premium 12 Mo	\$0.00
Deductible (HSA) Co Pays Total OOP In/Out Network	\$9,100.00
Total Paid by Client If Claims Accrue	\$9,100.00
Total Paid to Client	\$0.00
Total Paid by Client	\$9,100.00

ACA Claim #1

\$41,660.41
Less Network Discount
(\$18,747.18)
Total Claim: \$22,913.23

Amount Owed by Client: \$9,100.00

Amount Paid to Hospital: \$13,813.23

AC + POP Claim #1

\$41,660.41
Less Network Discount
(\$18,747.18)
Total Claim: \$22,913.23

Amount Owed by Client: \$0.00
Total Paid to Client AFC: \$30,000
Total Paid to Client OOP: \$7,050

Premium 12 Mo Guaranteed Renewable	\$3,345.12
POP Add ons at 12 Mo Guaranteed Renewable	\$4,504.32
Deductible Co Pays Total OOP In/Out Network	\$0.00
Total Paid by Client AFC + POP	\$7,849.44
Total Paid by Client ACA	\$9,100.00
Total Paid Out of Pocket by Client	\$16,949.44
Total Paid to Client	\$37,050.00
Total "Net Gains" By Client	\$20,100.56

FOR AGENT USE ONLY

“Spouse in the House”

Common Packages of Protection

ACA PLAN

WITH OR WITHOUT SUBSIDY

AFFORDABLE CHOICE

OUT OF POCKET PROTECTION/ LIMITED HI

CANCER

DENTAL, VISION & HEARING

HEART ATTACK & STROKE

24 HOUR ACCIDENT

SHORT TERM OMNI FLEX / HHC

LIFE INSURANCE

MED ADVANTAGE PLAN

CANCER

DENTAL, VISION & HEARING

SHORT TERM OMNI FLEX / HHC

HIP

LIFE INSURANCE

MEDICARE SUPPLEMENT

DENTAL, VISION & HEARING

CANCER

SHORT TERM OMNI FLEX / HHC

LIFE INSURANCE

FOR AGENT USE ONLY



Stay Connected



Scan QR Code, Follow, Like & Save

Q&A



**INDEMNITY
CASH PLAN
CLIENT
TESTIMONIAL**



INTEGRITY



ALTERNATIVE HEALTH INSURANCE TESTIMONIAL

QUEEN
BUNNY
GAYLAN HENNING



Thank You!