

INTRODUCTION

Good (Morning, Afternoon, Evening). My name is (Agent Name) with (Agency Name). May I speak to (Customer Name)? Our company is currently representing The Health Depot Association ("HD"), which is an association of self-employed workers and independent contractors. I am the licensed agent assigned to your file.

I am calling today to talk about our **HD Essential Protection 50-100-250-300 membership**. This new membership offers 4 levels of affordable Accidental Death & Dismemberment insurance benefits underwritten by Federal Insurance Company, a Chubb company, and is only available to members like you who are currently enrolled on a HD Essential Protection membership.

The insurance included in the **HD Essential Protection 50-100-250-300 membership** is a SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Here is a summary of membership features and benefits. Again, please remember, you can go to the Health Depot Association website and see all of the membership options available to you in the various HD memberships:

OPTIONAL ADD-ON ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

Pays an additional benefit amount for Accidental Loss of Life or a Dismemberment due to a Covered Accident.

Essential Protection 50 – the maximum benefit of **\$50,000** is payable for a covered accidental loss of life.

Essential Protection 100 – the maximum benefit of **\$100,000** is payable for a covered accidental loss of life.

Essential Protection 250 – the maximum benefit of **\$250,000** is payable for a covered accidental loss of life.

Essential Protection 300 – the maximum benefit of **\$300,000** is payable for a covered accidental loss of life.

*** Dismemberment is paid at a percentage of the loss of life amount. Please reference the AD&D schedule on the Health Depot website for specific dismemberment benefit amounts.**

As with all insurance, these policies include exclusions. Would you like me to read those exclusions to you now or would you just like to read them when you receive your insurance documents? (If the insured wants the exclusions read, the telemarketer must read the following paragraphs.)

The following exclusions apply to the Voluntary Accident policy.

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from any of the following:

1. an Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
2. an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.)
3. an Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony.
4. any occurrence while an Insured Person is incarcerated after conviction.
5. an Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
6. an Insured Person being under the influence of any narcotic or other controlled substance at the time of an Accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
7. an Insured Person being engaged in or participating in a motorized vehicular race or speed contest.
8. an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
9. an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.
10. a declared or undeclared War.

ASSOCIATION BENEFITS

Your **HD Essential Protection** membership also includes the following association benefits:

- ✓ **CLC Legal Assistance** – Through the CLC Legal Assistance program, our members have access to free initial legal consultations and discounted services to address many common legal concerns. Members also receive simple will preparation and access to online legal resources at no additional cost.
- ✓ **CLC Financial Counseling** – Members and their families receive financial counseling services to provide education, guidance and counseling and assists members in determining the most appropriate way to handle your financial situation. Services include tax preparation, budgeting, debt counseling, wage garnishment resolution, pre-retirement analysis, home buying strategies, college funding and more.
- ✓ **ID Resolution** – ID Resolution offers free assistance to members who have had their personal information fraudulently used by identity thieves. Experienced fraud resolution specialists can help resolve financial, criminal and medical identity theft.

ENROLLMENT

Mr. /Mrs. ____ The HD Essential Protection 50-100-250-300 membership we are recommending to you provides affordable accident coverage that you can easily add-on to your Essential Protection membership and will help protect you and your family if the unexpected occurs. Monthly membership rates per plan level are:

Essential Protection 50-100-250-300 – Add-On AD&D Membership Rates				
	\$50,000	\$100,000	\$250,000	\$300,000
Member	\$19	\$25	\$34	\$39
Member + 1	\$25	\$30	\$45	\$54
Member + Family	\$29	\$35	\$54	\$62

Which AD&D plan level would you like to add on to your Essential Protection membership? _____

Our process to get your membership and benefits started as soon as possible is to take your application today. This includes your first month's payment of _____. The whole process is done quickly right over the phone.

Finally, we have membership effective dates of the 1st of the month through the 28th of the month. This allows you to take advantage of your membership benefits and services as quickly as possible.

What form of payment would you like to use? We accept Credit/Debit cards and ACH Bank Draft.

For **[Credit/Debit cards]**, please provide the card type: Visa/MC/Amex/Discover, CC#_____, Exp date_____ and CVV code_____. Is the billing information the same as the member info? If no, we will need to speak to the account holder to obtain his/her consent as well as first, last name, and address.

For **[ACH Bank Draft]**, please provide the bank routing number_____, account#_____, account type: checking/savings, and bank name_____. Is the billing information the same as the member info? If no, we will need to speak to the account holder to obtain his/her consent as well as first and last name.

Your Monthly recurring membership dues billing occurs on the same day each month of the original effective date of your membership. We will process your application today and you will receive a welcome email with instructions for how to login to our member portal. On the portal, you will find your membership guide, including a detailed description of your benefits, and member service at 800# attended by Licensed Agents who are available to answer any questions about your benefits. If you do not have access to the internet, you can call Member Service at (855) 351-7535 to obtain a copy of your membership guide which includes a detailed description of your benefits.

Please note that you have 30 days from your effective date to review your membership. If you are not fully satisfied, you may return it for a full refund of all membership dues as long as you have not incurred any claims under the insurance plan. (Please have them confirm this by saying "yes".)