

HealthDepot

Essential Protection

50-100-250-300

Add-On Accidental Death & Dismemberment



Agent Training

Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leading agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products, discount programs, and consumer benefit solutions
- Customized solutions



Training Objectives

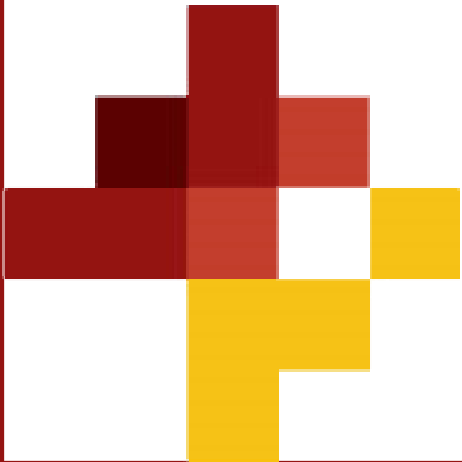
Review the following aspects of HD Essential Protection 50-100-250-300: (only available as an add-on membership to Essential Protection Levels 1-6)

- ▶ Health Depot Association
 - ID Resolution
 - CLC Legal Assistance
 - CLC Financial Counseling
- ▶ Membership Insurance Benefits
 - Accidental Death & Dismemberment Insurance (AD&D)
- ▶ Eligibility Requirements



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Association Benefits





Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

A Health Depot membership gives consumers access to:

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to insured benefit plans



ID Resolution

ID Resolution's WRAP™ service 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.



Fraud Specialist

Members who are victimized by identity fraud will interact with one specialist who knows the details of the case and manages the case from beginning through final resolution.

The Fraud Specialist works with all creditors, agencies, law enforcement, professional associations, credit reporting agencies and collection companies. The Fraud Specialist also works with the victim when necessary, to place fraud alerts, credit freezes and suppressions with the three credit bureaus.

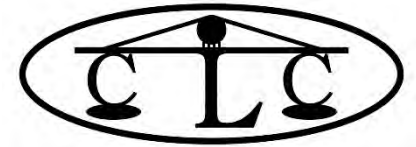
Extensive Suite of Monitoring Products if Members Are a Victim

- ✓ Triple bureau credit report
- ✓ Triple bureau credit monitoring
- ✓ Court records monitoring
- ✓ Social security number trace
- ✓ Pay day loan monitoring
- ✓ Cyber monitoring of credit cards, bank accounts, medical ID, drivers license, etc.

Other services include: Infant and minor identity risk mitigation, Personal document replacement assistance, Identity travel response, Deceased family member identity protection, Relocation of residence assistance, and Deployed military personnel identity risk mitigation.

CLC Legal Assistance

Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network mediator. In the Event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.



Will Preparation – At no cost, members will receive a Free Simple Will or update of existing will.

Website Services – Members have access to over 1,000 legal and financial topics and free access to over 2,000 legal and financial forms.

Additional Services – The following services will be available through participating network attorneys at the corresponding reduced fee:

Defense of moving traffic violations	\$139
Assistance with a residential real estate closing (review & consultation of Title & lending documents)	\$299
The filing of an uncontested divorce	\$449
The filing of an uncontested adoption (resident state only)	\$399
Preparation of Will with Simple Minor's Trust	\$169
The development and assistance with funding a Revocable Living Trust	\$449

CLC Financial Counseling

Members and their eligible family members can receive financial services from the experts at CLC, Inc. The financial counseling program provides education, guidance and counseling and assists members in determining the most appropriate way to handle their financial situation.



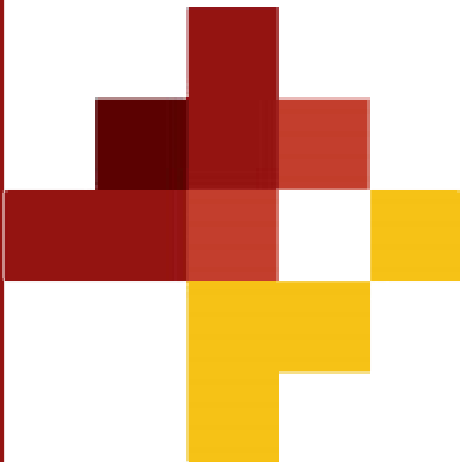
Members are entitled to a telephone consultation with a CLC financial counselor at no cost. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPAs. Telephone consultations are generally limited to 30 to 60 minutes per issue.

- ✓ **Tax Preparation and Consultation** – Members are entitled to receive a 30-minute income tax planning related consultation per year on each separate tax issue they encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.
- ✓ **Budgeting Techniques** – This service provides analysis of the member's budget with a goal of developing a realistic spending plan that incorporates current and future financial goals. The analysis will include advice on maximizing income, reducing expenses, as well as managing the use of credit.
- ✓ **Credit Repair** – Members are provided with a credit report analysis including tips on strategies to improve their credit score. Services are available to help you repair credit after bankruptcy.
- ✓ **Debt Counseling** – Service provides an analysis of the member's debt structure to ensure they are managing debt in the most effective way possible. Effective strategies for credit challenges including direct access to non-profit credit counseling services.

Members have access to many financial topics available to be discussed with a CLC Financial Coach.

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HD Essential Protection 50-100-250-300 Membership Insurance Benefits Overview



About the Carrier



Federal Insurance Company, a Chubb company (“Chubb”), is one of the strongest carriers in the market: a specialty Accident & Health carrier with the experience, and financial strength to offer rich options, broad coverages and higher limits at competitive rates. Over the past 55 years, Chubb has offered accident and health solutions to a wide range of markets including large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and nonprofit organizations. Chubb Accident & Health has consistently demonstrated an exceptional ability for creative collaboration with policyholders, through their flexible and innovative approach to products and services.

Chubb receives consistently high ratings for financial strength from A.M. Best, Moody’s and Standard & Poor’s, the leading independent analysts of the insurance industry.

Voluntary Accident Benefits

Benefit Description	Essential Protection 50	Essential Protection 100	Essential Protection 250	Essential Protection 300
Accidental Death & Dismemberment (Principal Sum) ^{1 2}				
Pays a lump sum benefit for a Covered accidental loss of life, limb, speech, sight or hearing. If a Covered Person suffers multiple Covered Losses as the result of one Covered Accident, only the single largest benefit amount is paid.				
Loss of: Life; Speech and Hearing (Both Ears); Speech and One Hand, One Foot or Sight of One Eye; Hearing and One Hand, One Foot or Sight of One Eye; Both Hands or Feet; Sight or a combination of any two of Hand, Foot or Sight of One Eye; Quadriplegia	\$50,000	\$100,000	\$250,000	\$300,000
Paraplegia	\$37,500	\$75,000	\$187,500	\$225,000
Loss of: One Hand or One Foot; Sight of One Eye; Speech or Loss of Hearing (Both Ears); Hemiplegia	\$25,000	\$50,000	\$125,000	\$150,000
Loss of: Thumb and Index Finger of the Same Hand; Uniplegia	\$12,500	\$25,000	\$62,500	\$75,000

¹ The Primary Member's benefit is equal to 100% of the Principal Sum listed. The Spouse's or Domestic Partner's benefit is equal to 50% of the Member's Principal Sum. Dependent Children's benefit is equal to 10% of the Member's Principal Sum.

² The Stand Alone AD&D policy includes benefits for Child Care Expense, Coma and Seat Belt & Occupant Protection Device, as well as an Extension of Insurance provision for Exposure and Disappearance.

General Exclusions

Voluntary Accident Insurance

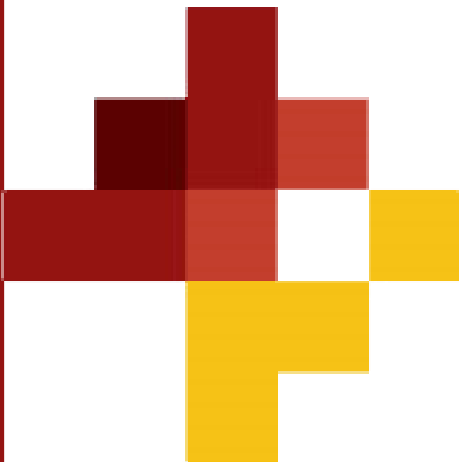
The following exclusions apply to the Voluntary Accident policy. This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused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

Voluntary Accident Insurance is underwritten by Federal Insurance Company, a Chubb company. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued: Voluntary Accident policy #9907-85-43. Exclusions and limitations apply. Chubb, 202 Halls Mill Road, Whitehouse Station, N.J. 08889.

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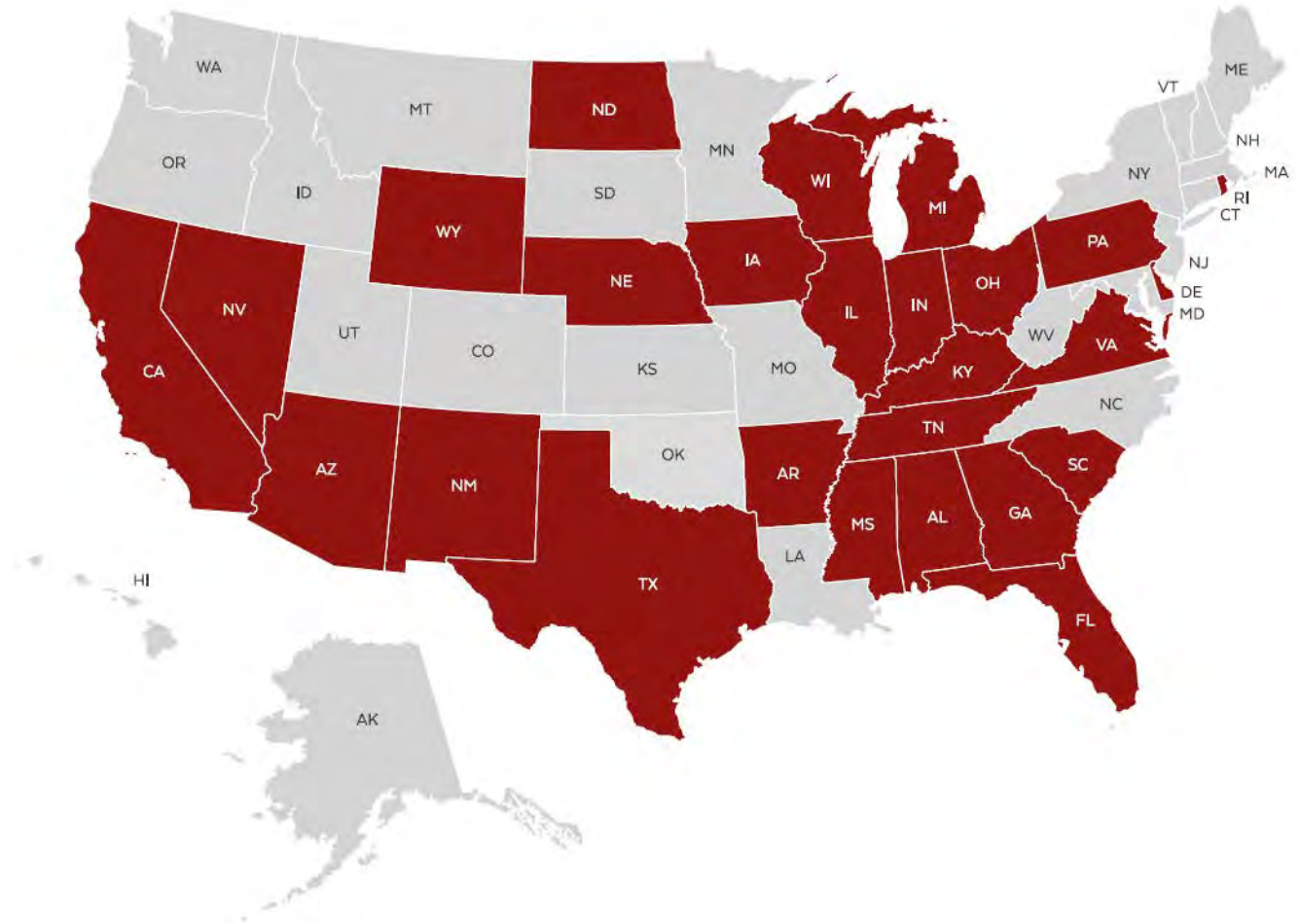
Eligibility and Rates



State Availability

Health Depot Essential Protection 50-100-250-300 is available in the following states:

Alabama	Nebraska
Arizona	Nevada
Arkansas	New Mexico
California	North Dakota
Delaware	Ohio
District of Columbia	Pennsylvania
Florida	Rhode Island
Georgia	South Carolina
Illinois	Tennessee
Indiana	Texas
Iowa	Virginia
Kentucky	Wisconsin
Michigan	Wyoming
Mississippi	

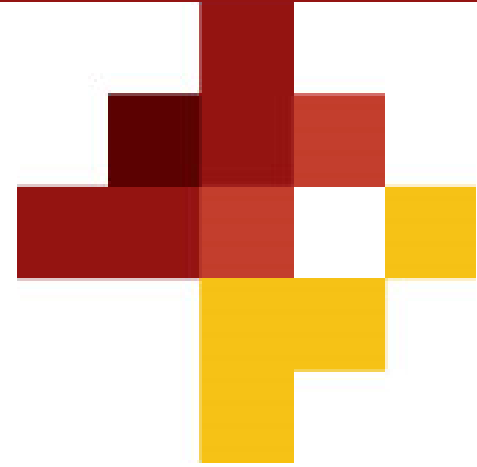


Insurance benefits are not available to residents of: AK, CO, CT, HI, ID, KS, LA, ME, MD, MA, MN, MO, MT, NH, NJ, NY, NC, OK, OR, SD, UT, VT, WA, WV, WI.

Eligibility Requirements

Health Depot Essential Protection Eligibility Requirements:

- Must be a U.S. citizen or lawful permanent resident
- Must be between the ages of 18 and 64 years old at the time of enrollment
- Dependent Children under age 19 or under age 25 if enrolled as a full-time student at an Institution of Higher Learning
- Must reside in an available state



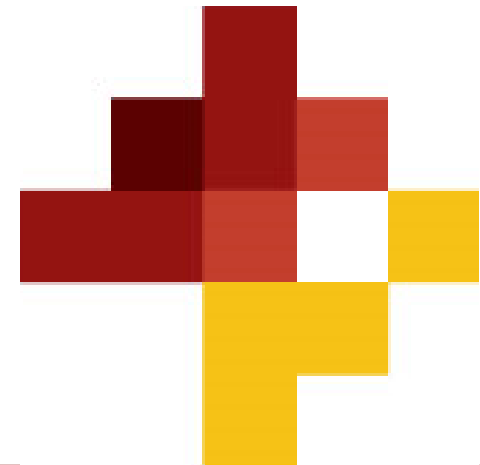
Monthly Membership Rates

	Essential Protection 50	Essential Protection 100	Essential Protection 250	Essential Protection 300
Maximum Benefit Amount	\$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

THE ESSENTIAL PROTECTION 50-100-250-300 MEMBERSHIP IS ONLY AVAILABLE AS AN ADD-ON TO ESSENTIAL PROTECTION MEMBERSHIP LEVELS 1-6. THE ADD-ON ACCIDENTAL DEATH & DISMEMBERMENT IS NOT AVAILABLE AS A STAND-ALONE PLAN.

Overview

- After enrolling, members receive:
 - Welcome email including Member ID and access to Member Portal
 - Access to fulfillment materials at:
 - **members.healthdepotassociation.com**
 - or by calling (855) 351-7535
- Members have 30 days to review all membership materials or make any changes.
 - The 30-day period begins on the member's effective date.
 - If a member chooses to cancel their membership within the 30-day period, they will receive a full refund of monthly membership dues only.





Thank you for your participation at today's Agent Training

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Add-On Accidental Death & Dismemberment

For more information,
please visit:
healthdepotassociation.com