

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 Health & Wellness Advisor assigned to your file. We received your online request for a quote on the Association’s Consumer, Business, Health and Wellness benefits and I am here to assist you. To serve you better, we have just a few questions so we can recommend the best membership for you. Do you currently have any health insurance coverage? How much is your monthly payment? Is anyone taking any maintenance medications? Will the plan be for you and your family or just yourself?

For your information, there are several membership options available including several basic memberships that focus on everyday consumer, business, health and wellness to expanded memberships that include blanket group insurance benefits for members who are looking for additional coverage to supplement other coverage they may have or just to help with the everyday kind of medical expenses associated with doctor office visits, prescriptions, lab test and other types of healthcare. The insurance benefits included in the HD Protection Plus membership do not provide Major Medical or Comprehensive Medical Insurance and are neither a Minimum Essential Coverage Plan under federal law nor a policy of Workers’ Compensation Insurance under state law. The benefits will not satisfy the individual mandate as defined by the Affordable Care Act. However, these economical insurance benefits allow you to take advantage of the listed health plan benefits and other benefits to support your day-to-day healthcare and wellness needs. All of the HD memberships can be reviewed by you on our website, www.HealthDepotAssociation.com. Several of the listed health plan benefits can be used in conjunction with two important services: the PPO Provider Network and Patient Advocacy Services that can help to lower your out-of-pocket medical costs.

As a HD member, you cannot be disqualified or turned down for the benefits of this program due to any pre-existing condition, although Blanket Group Specified Disease/Illness and Blanket Group Accident benefits require a 12 month waiting period for pre-existing conditions for Hospital Room & Board, ICU, Surgeon, and Anesthesiologist. The Blanket Group Specified Disease/Illness benefits also have a 30 day waiting period for sickness on all benefits.

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

ASSOCIATION BENEFITS (Go over 2-3 that will most appeal to the prospect, just list the rest)

Your HD Protection Plus membership also includes Consumer Discounts, Business Solutions and Health & Wellness Programs, Services and Discounts. Here are a few of the benefits:

CONSUMER / LIFESTYLE

- ✓ **Retail Benefits** – You can earn up to 40% cash back at more than 5,000 leading online merchants and save even more with coupons that can be used instantly in-store.
- ✓ **GlobalFit Gym Network** – Receive discounted gym memberships at more than 10,000 gyms nationwide as well as exclusive member savings on home exercise products, Nutrisystem, exercise videos and health coaching.
- ✓ **GymAmerica** – Online access for personalized meal plans tailored to your needs, interactive tools for keeping you on track with fitness and nutrition goals, smart weekly shopping lists and much more for a special price.
- ✓ **TrueCar Auto Buying Service** – Save time and money for a new or used car at thousands of Certified Dealers.
- ✓ **Office Depot/Max** – Save 15% off hundreds of brand name office supplies and 60% off printing.
- ✓ **Massage Envy** – Receive up to 20% off many of the plans and services at Massage Envy.
- ✓ **Car Rental Discounts** – Take advantage of affordable auto rental rates from Avis[®], Budget[®] & Dollar[®] Rent A Car.
- ✓ **1-800-flowers** – Save 15% when you order flowers and gifts from 1800flowers.com, either online or by phone.

- ✓ **Moving Discounts** – Discounts on moving and relocation services.
- ✓ **Magazine Discounts** – Save up to 85% off regular subscription rates on popular titles.

BUSINESS SOLUTIONS – Business AdvantEdge Program, which includes the benefits below, as well as many others:

- ✓ **UPS & FedEx Shipping-National and Worldwide** – Discounts on delivery services for a variety of shipping options.
- ✓ **Hewlett-Packard Computer and Technology Products** – Affordable pricing on business and home office products.
- ✓ **ADP Payroll Processing** – Save 25% on processing costs, plus a free month of payroll processing and no setup fee.
- ✓ **NAC Web Services** – Discounts on development and maintenance of creative and intuitive custom-built websites as well as web hosting.
- ✓ **Penny Wise Office Supplies** – Guaranteed lowest prices on over 20,000 office products and additional savings for online orders and fast, free shipping nationwide.
- ✓ **Wireless Traveler Low Cost Data, Global Phones & SIM Cards** – Access to 30-day low cost data bundles, with no monthly fees. Save on data, global phone and SIM Cards, as well as a pocket Wi-Fi unit that provides your own hotspot wherever you travel. Connect up to 5 devices at one time including smart phones tablets, Kindles and more.

VALUE-ADDED BENEFITS

- ✓ **PHCS PPO Network** – You have access to thousands of hospitals, practitioners and ancillary facilities who have agreed to significant discounts on their medical services and you can choose ANY doctor within the PPO network without needing a referral. As one of the largest PPO networks in the nation, the PHCS Network includes nearly 4,400 hospitals, 79,000 ancillary care facilities and more than 700,000 healthcare professionals nationwide. When you use a doctor in the PHCS network, you may further reduce your doctor visit cost as you will receive their pre-negotiated PPO discounted rates.
- ✓ **Karis360 Patient Advocacy Service** – Services include price comparisons for procedures, medications and hospitals, unbiased doctor recommendations, bill review and problem resolution, facilitating communication between doctors, lower-cost drug alternatives and insider information on saving money on healthcare.

HEALTH & WELLNESS (DO NOT read the highlighted benefits to residents of FL, OK or UT. They will not receive those benefits. Residents of UT will also not receive the CVS Discount Prescription card.)

- ✓ **Teladoc Telemedicine Program** – Free and unlimited access to a national network of physicians, available 24/7/365, who use telephone and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.
- ✓ **CVS 4-Tier Discount Prescription Card** – Members and their dependents can save on prescription medications at over 60,000 participating pharmacies across the nation.
- ✓ **IDLife Nutrition Program** – Receive an individually designed nutrition program to help you achieve the health and wellness you want. The products are scientifically formulated to provide therapeutic doses of specific nutrients.
- ✓ **EyeMed Vision Savings Network** – Members receive discounts on exams, frames, lenses, lens options and contacts lenses at over 65,000 participating vision providers throughout the country.
- ✓ **CVS 4-Tier Discount Prescription Card** – Members and their dependents can save on prescription medications at over 60,000 participating pharmacies across the nation.
- ✓ **MyMedLab** – Members can save 50% to 80% on the same lab testing ordered by your doctor.
- ✓ **One Call Care** – Members can save 20% to 50% on MRIs, PET and CT scans when these tests are ordered by a doctor.
- ✓ **Diabetic Supplies Savings** – Save 40% to 60% on diabetic testing supplies shipped monthly to your door.

- ✓ **Beltone Hearing** – Receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Beltone hearing instrument at any of over 1500 locations throughout the United States.

This membership also includes Blanket Group Specified Disease/Illness, Blanket Group Accident, Blanket Group Accidental Death & Dismemberment and Excess Medical Expenses Plan, and Blanket Group Critical Illness Insurance Policies. Here is a summary of the insured benefits:

OUTPATIENT SPECIFIED DISEASE/ILLNESS & ACCIDENT BENEFITS

OUTPATIENT DOCTOR OFFICE VISIT BENEFITS

Your Membership Level will pay Benefits for expenses incurred up to:

Protection Plus Level 1-4: \$75 for 3 calendar days per Insured per Membership Year

Protection Plus Level 5: \$85 for 4 calendar days per Insured per Membership Year

Protection Plus Level 6 & 7: \$100 for 4 calendar days per Insured per Membership Year

This benefit may be assignable and paid directly to your doctor or to you....it is up to you and your provider.

OUTPATIENT PRESCRIPTION DRUG BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1: \$5 per Generic Drug and up to \$15 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$300 per Insured per Membership Year

Protection Plus Level 2: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$500 per Insured per Membership Year

Protection Plus Level 3: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$600 per Insured per Membership Year

Protection Plus Level 4: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$700 per Insured per Membership Year

Protection Plus Level 5: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$800 per Insured per Membership Year

Protection Plus Level 6: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$900 per Insured per Membership Year

Protection Plus Level 7: \$10 per Generic Drug and up to \$25 per Brand Name Drug Prescriptions with a Maximum Benefit Amount of \$1,000 per Insured per Membership Year

OUTPATIENT URGENT CARE FACILITY BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1-3: \$100 for 1 calendar day per Insured per Membership Year

Protection Plus Level 4&5: \$125 for 1 calendar day per Insured per Membership Year

Protection Plus Level 6&7: \$150 for 1 calendar day per Insured per Membership Year

OUTPATIENT SURGERY FACILITY BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1-4: \$250 for 1 calendar day per Insured per Membership Year

Protection Plus Level 5-7: \$500 for 1 calendar day per Insured per Membership Year

OUTPATIENT SURGEON BENEFIT

Your Membership Level will pay for the professional services of a Surgeon for surgery on an Outpatient basis, based on the Schedule of Operations, up to:

Protection Plus Level 1: Does not have an Outpatient Surgeon benefit

Protection Plus Level 2-4: \$10-\$1,000 for 1 Surgery per Insured per Membership Year

Protection Plus Level 5-7: \$15-\$1,500 for 1 Surgery per Insured per Membership Year

OUTPATIENT ANESTHESIOLOGIST SURGERY BENEFIT

Your Membership Level will pay for the professional services of an Anesthesiologist for surgery on an Outpatient basis, based on the Schedule of Operations, up to:

Protection Plus Level 1: Does not have an Outpatient Anesthesiologist benefit

Protection Plus Levels 2-7: 25% of the maximum daily amount shown for the applicable surgical procedure for 1 surgery per Membership Year

OUTPATIENT LABORATORY SERVICES BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1 & 2: \$25 for 3 calendar days per Insured per Membership Year

Protection Plus Level 3 & 4: \$25 for 4 calendar days per Insured per Membership Year

Protection Plus Level 5: \$50 for 4 calendar days per Insured per Membership Year

Protection Plus Level 6: \$75 for 4 calendar days per Insured per Membership Year

Protection Plus Level 7: \$100 for 4 calendar days per Insured per Membership Year

OUTPATIENT X-RAY BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1: Does not have an Outpatient X-Ray benefit

Protection Plus Level 2-4: \$25 for 1 calendar day per Insured per Membership Year

Protection Plus Level 5 & 6: \$50 for 1 calendar day per Insured per Membership Year

Protection Plus Level 7: \$75 for 1 calendar day per Insured per Membership Year

OUTPATIENT CAT SCAN BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1 & 2: Does not have an Outpatient CAT Scan Benefit

Protection Plus Level 3: \$100 for 1 calendar days per Insured per Membership Year

Protection Plus Level 4: \$200 for 1 calendar days per Insured per Membership Year

Protection Plus Level 5: \$300 for 1 calendar days per Insured per Membership Year

Protection Plus Level 6: \$400 for 1 calendar days per Insured per Membership Year

Protection Plus Level 7: \$500 for 1 calendar days per Insured per Membership Year

OUTPATIENT MRI BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

<u>Protection Plus Level 1 & 2:</u>	Does not have an Outpatient MRI Benefit
<u>Protection Plus Level 3:</u>	\$100 for 1 calendar days per Insured per Membership Year
<u>Protection Plus Level 4:</u>	\$200 for 1 calendar days per Insured per Membership Year
<u>Protection Plus Level 5:</u>	\$300 for 1 calendar days per Insured per Membership Year
<u>Protection Plus Level 6:</u>	\$400 for 1 calendar days per Insured per Membership Year
<u>Protection Plus Level 7:</u>	\$500 for 1 calendar days per Insured per Membership Year

EMERGENCY ROOM BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

<u>Protection Plus Level 1:</u>	\$100 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 2:</u>	\$150 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 3:</u>	\$200 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 4:</u>	\$250 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 5:</u>	\$300 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 6:</u>	\$350 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 7:</u>	\$400 for 1 calendar day per Insured per Membership Year

EMERGENCY GROUND AMBULANCE TRANSPORT BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

<u>Protection Plus Level 1& 2:</u>	Does not have an Emergency Ground Ambulance benefit
<u>Protection Plus Level 3-4:</u>	\$100 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 5-7:</u>	\$250 for 1 calendar day per Insured per Membership Year

EMERGENCY AIR AMBULANCE TRANSPORT BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

<u>Protection Plus Level 1& 2:</u>	Does not have an Emergency Air Ambulance benefit
<u>Protection Plus Level 3-5:</u>	\$250 for 1 calendar day per Insured per Membership Year
<u>Protection Plus Level 6&7:</u>	\$500 for 1 calendar day per Insured per Membership Year

INPATIENT SPECIFIED DISEASE/ILLNESS & ACCIDENT BENEFITS**HOSPITAL ROOM & BOARD BENEFIT**

Your Membership Level will pay benefits for expenses incurred up to:

<u>Protection Plus Level 1:</u>	\$250 for 10 calendar days per Insured per Membership Year
<u>Protection Plus Level 2:</u>	\$250 for 30 calendar days per Insured per Membership Year
<u>Protection Plus Level 3:</u>	\$350 for 30 calendar days per Insured per Membership Year
<u>Protection Plus Level 4:</u>	\$500 for 30 calendar days per Insured per Membership Year
<u>Protection Plus Level 5:</u>	\$750 for 30 calendar days per Insured per Membership Year
<u>Protection Plus Level 6:</u>	\$1,000 for 30 calendar days per Insured per Membership Year
<u>Protection Plus Level 7:</u>	\$1,500 for 30 calendar days per Insured per Membership Year

Each membership level (except Level 1) pays per calendar day for up to 30 days per Membership Year if you have been admitted and stay in a Hospital for a covered Accident or Sickness. This Benefit may also be assignable and can be paid directly to your Hospital or to you....it is up to you, and your hospital administrator.

HOSPITAL INTENSIVE CARE UNIT ROOM & BOARD BENEFIT

Your Membership Level will pay benefits for expenses incurred up to:

Protection Plus Level 1:	\$250 for 5 calendar days per Insured per Membership Year
Protection Plus Level 2:	\$250 for 5 calendar days per Insured per Membership Year
Protection Plus Level 3:	\$350 for 5 calendar days per Insured per Membership Year
Protection Plus Level 4:	\$500 for 5 calendar days per Insured per Membership Year
Protection Plus Level 5:	\$750 for 5 calendar days per Insured per Membership Year
Protection Plus Level 6:	\$1,000 for 5 calendar days per Insured per Membership Year
Protection Plus Level 7:	\$1,500 for 5 calendar days per Insured per Membership Year

HOSPITAL SURGEON BENEFIT

Your Membership Level will pay for the professional services of a Surgeon for surgery on an Inpatient basis, based on the Schedule of Operations, up to:

Protection Plus Level 1:	Does not have an Inpatient Surgeon benefit
Protection Plus Level 2-4:	\$10-\$1,000 for 1 Surgery per Insured per Membership Year
Protection Plus Level 5-7:	\$15-\$1,500 for 1 Surgery per Insured per Membership Year

HOSPITAL ANESTHESIOLOGIST SURGERY BENEFIT

Your Membership Level will pay for the professional services of an Anesthesiologist for surgery on an Inpatient basis, based on the Schedule of Operations, up to:

Protection Plus Level 1:	Does not have an Inpatient Anesthesiologist benefit
Protection Plus Levels 2-7:	25% of the maximum daily amount shown for the applicable surgical procedure for 1 surgery per Membership Year

HOSPITAL MISCELLANEOUS EXPENSES BENEFIT (available only on Blanket Group Accident Plan)

Protection Plus Levels 1-7: **\$250** for 30 calendar days per Insured per Membership Year

II. Your Health Depot Protection Plus membership also includes several other important benefits including:

BLANKET GROUP CRITICAL ILLNESS LUMP SUM BENEFIT

For each membership level, you will receive a maximum critical illness one time lump sum benefit amount for specified critical illnesses and critical illness surgeries. The maximum amount is:

Protection Plus Level 1-2:	\$1,500
Protection Plus Level 3-4:	\$2,500
Protection Plus Level 5-7:	\$5,000

BLANKET GROUP ACCIDENT EXCESS MEDICAL EXPENSE BENEFIT

Your Excess Accident Benefit will pay you up to:

Protection Plus Level 1:	\$1,000*
Protection Plus Level 2-4:	\$2,500*
Protection Plus Level 5-7:	\$5,000 *

**A \$250 deductible per accident, per insured applies*

BLANKET GROUP ACCIDENTAL DEATH AND DISMEMBERMENT

Protection Plus Level 1: **\$10,000** (Eligible spouse/children receive 50%)

Protection Plus Level 2-7: **\$25,000** (Eligible spouse/children receive 50%)

Please reference the AD&D schedule for specific benefit amounts.

ENROLLMENT

Mr. /Mrs. _____ The HD Protection Plus membership we are recommending to you is economical and supports your everyday business, consumer, healthcare and wellness needs. 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 and a one-time \$99 non-refundable processing fee. The whole process is done quickly right over the phone.

What address would you like your ID Cards sent to? What is your email address?

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. Once your payment clears, we require 10 days to activate all the features and benefits in your HD Protection Plus membership. So you will be eligible on the next available effective date.

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 should receive your Association membership ID cards as soon as your funds are collected, normally within 7-10 business days. You will also receive a welcome email with instructions for how to login to our member portal. On the portal, you will find your membership guides, including a detailed description of your benefits, temporary ID cards and member service 800 # attended by Licensed Agents who are available to answer any questions about 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. The membership processing fee of \$99.00 is non-refundable. (Please have them confirm this by saying "yes".)

If you have no further questions, I will transfer you to our processing department to insure that all your information is correct. Please hold on just one minute while I transfer you