

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.

I am calling today to talk about our HD SecureShield membership plan, which includes **Disability Income**, Accident and Critical Illness insurance benefits underwritten by Catlin Insurance Company, Inc. and Term Life and Accidental Death & Dismemberment insurance benefits underwritten by Principal Life Insurance Company. **(Do not read highlighted portion if prospect is a CA resident.)**

Accidents can happen anytime, anywhere and they're often followed by an onslaught of medical bills. Depending on the severity of the accident, you could face a series of out-of-pocket expenses, from ambulance charges and emergency room fees to lost wages or even final expenses. You can't plan for accidents, but a HD SecureShield plan can help you can be better prepared financially to handle them when they do occur.

To serve you better, we have just a few questions so we can recommend the best membership level for you. Do you currently have any coverage? How much is monthly payment?

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:

ACCIDENT DISABILITY BENEFIT **(Do not read highlighted portion if prospect is a CA resident.)**

Your Membership Level will pay benefits if you become totally disabled due to a Covered Accident:

SecureShield Level 1 & 2: 50% of salary, up to \$500 per week for up to 26 weeks.

** There is a 90 day elimination period before you are eligible for benefits.*

CRITICAL ILLNESS BENEFIT (Excludes Pre-Existing Conditions as defined in the Certificate)

You will receive a maximum one-time lump sum benefit amount for the following specified critical illnesses: Invasive Cancer, Heart Attack (Myocardial Infarction), Coronary Artery Bypass Graft, Kidney (Renal) Failure, Major Organ Transplant, Paralysis, Stroke and Coma.

SecureShield Level 1 & 2: \$2,500

BURNS BENEFIT

Your Membership Level will pay a Lifetime Maximum benefit if you suffer a Second or Third Degree burn:

SecureShield Level 1 & 2: \$2,500

TERM LIFE BENEFIT

Your Membership Level will pay a benefit amount for Loss of Life:

SecureShield Level 1: \$25,000 per Covered Person

SecureShield Level 2: \$50,000 per Covered Person

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

Your Membership Level will pay a benefit amount for Loss of Life or a Dismemberment due to a Covered Accident:

SecureShield Level 1 & 2: \$50,000 per Covered Person

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

ASSOCIATION BENEFITS (Go over 2-3 that will most appeal to the prospect, just list the rest. **DO NOT read highlighted benefits to residents of Florida & Oklahoma. They will not receive these benefits.**)

Your HD SecureShield membership also includes the following association benefits:

- **Teladoc Telemedicine Program** – Members have 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, at no cost.
- **MES Vision Program** – Members receive one comprehensive vision examination every 12 months, after a \$20 deductible and discounts on eyewear such as lenses, frames, contact lenses and more.
- **ScriptSave Prescription Savings Card** – Members and their dependents can save on prescription medications at over 62,000 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.
- **Beltone Hearing** – Members and their family members will 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.

ENROLLMENT

Mr. /Mrs. _____ The HD SecureShield membership we are recommending to you is economical and will help to protect you and your family from the unexpected. 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 \$50 non-refundable processing fee. **Do not read this portion if you are adding SecureShield to an existing HD membership. In that case, the processing fee is waived.**] The whole process is done quickly right over the phone.

This membership is available for the Primary Member only.

If your spouse would like this coverage also, they can sign up as the Primary Member of their own membership.

What address would you like your ID Cards sent to?

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 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 card 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 guide, including a detailed description of your benefits, temporary Health Depot Association ID card 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 \$50.00 is non-refundable. Do not read this portion if the member resides in Arkansas and South Carolina. The enrollment fee is refundable in that state.** (Please have them confirm this by saying “yes”.)

If your prospect lives in California and asks why you did not mention the Disability Insurance, please inform them that the Disability benefit is not available for CA residents.