

The Assurant CoreMed Major Medical Plan offers the lowest premium point in the Market



Successful Sales People recognize that you sell people “what they want and what they can afford.” As an organization, we primarily sell AvMed, CIGNA & United as our major medical plan offerings. All these Carriers offer excellent products inclusive of copay features and comprehensive benefits.

But when it comes to **low cost catastrophic** major medical coverage the Assurant CoreMed is the price leader.

Here is a summary of our primary markets in Florida comparing our two main stream comprehensive major medical plans (CIGNA Open Access & United Copay Select) versus the CoreMed Catastrophic major medical:

<u>Area</u>	Assurant MM 5000	↑ %	United Copay Select 5000	↑ %	Cigna Open Access 5000
Naples / 34114	\$241.64	36%	\$374.92	45%	\$437.00
Orlando / 32811	\$206.94	40%	\$345.24	45%	\$379.00
Broward / 33065	\$328.06	24%	\$430.61	28%	\$456.00
Jacksonville / 32259	\$241.74	31%	\$352.65	36%	\$379.00
Hillsborough / 33609	\$189.54	43%	\$330.39	52%	\$391.00

When should you consider selling the Assurant CoreMed Plan? When PRICE is an issue but the client stills wants major medical coverage.

Selling the Assurant CoreMed:

- 1. Plan Design:** To arrive at the best price point show the \$5, \$7.5 and \$10K deductibles with the 50% coinsurance to \$5K (the \$7500 coinsurance option does not offer enough additional savings to quote this option). Additionally, the Facility Fee copay increases the savings so include this option as well.
- 2. Aetna Administrators:** Assurant has partnered with Aetna and is the only Carrier outside of Aetna to have access to their commercial PPO network (Aetna Administrators) and their Tier 1 discounts. This is HUGE in terms of achieving the price points that Assurant now offers on the CoreMed plan.
- 3. Dr. Office Data:** With Aetna Administrators your clients will receive the highest discounts on all their healthcare expenses including Dr. Visits. In 2011, Assurant major medical policyholders visited the Dr. Office an average of 2.5 visits per year - one of which is their annual wellness and preventive which is now included at \$0 charge to the consumer.
- 4. Selling the Non Copay Plan:** The re-priced charge of a Dr. Office visit is \$88 so this expense is not going to break anyone. The savings that your client will receive on their premium will more than offset and out-of-pocket expense they may incur at the Dr. Office. Click here to view “When Copays don’t pay”
- 5. National Coverage:** Assurant & Aetna offer national PPO coverage in literally every state so wherever your clients are in the US they will be in network. Furthermore, the CoreMed includes full coverage for organ transplants with the top facilities and surgeons available (when insurance really matters) including a \$10,000 travel expense benefit.
- 6. Integrated Ancillary Benefits:** Assurant offers excellent ancillary benefits of Accident, Critical Illness & Dental that should be included with every quote. The Dental coverage is discounted at 40% when sold with the health plan - this is no brainier. The Accident and Critical Illness will offset the deductible and coinsurance in the event your client incurs on the BIG 4: Accident, Cancer, Heart Attack, Stroke.
- 7. Strong Value Proposition:** The low cost major medical premium provides room to add on the valuable ancillary benefits which will provide your client with great value added protection and super charge your commissions.
- 8. Patient Care:** This great benefit is included with all plans to assist your client with maximizing their benefits and assisting them with any questions.
- 9. Instant Issue:** Assurant uses their proprietary EASE online application process for expediting the underwriting process. 50% of submitted CoreMed applications are issued instantly!
- 10. Paid on Rate-ups:** Assurant is the only major medical Carrier that will pay you full commission on rated premium.

So the next time you are looking for a low cost true major medical take a look at the Assurant CoreMed plan and reap the rewards!