



# ADVANTAGE PLUS

HEALTH PLAN EXPERTS

A FULL-SERVICE NATIONAL INSURANCE FMO

## AGENT TOOLKIT

**TOOLS. SUPPORT.  
TECHNOLOGY. GROWTH.**

Everything you need to build a thriving Medicare business with Advantage Plus.



**AGENT FIRST**  
We put agents first in everything we do.



**NATIONAL SUPPORT**  
46+ member support team with industry leading service.



**GROW YOUR INCOME**  
Build long-term residual income and equity in your business.



**POWERED BY TECH**  
Modern technology to help you sell, service and grow.



**BE RECOGNIZED**  
Rewards and recognition that celebrate your success.

[www.AdvantageMedicareOptions.com](http://www.AdvantageMedicareOptions.com)

# IS YOUR BUSINESS THRIVING, OR JUST SURVIVING?

Put your trust in a partner  
that is committed to  
**putting you first.**

Dedicated to providing agents and team  
leaders with a solid foundation for them  
and their teams to **thrive** and do what  
they do **best**.



## TRUST

Reliable guidance  
you can count on.



## COMMITMENT

We put agents  
and clients first.



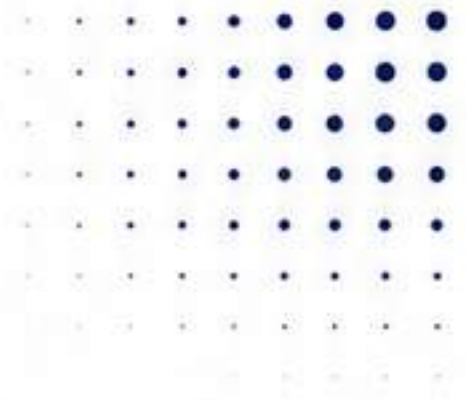
## GROWTH

Tools, training and support  
to help you thrive.



## PARTNERSHIP

A partner invested in  
your long-term success.



## ABOUT US.

Advantage Plus is a full-service national insurance FMO dedicated to helping agents and team leaders build thriving Medicare businesses. Founded by industry professionals with decades of experience, we know what it takes to succeed — because we've built success along the same path.

We understand that agents are motivated self-starters seeking financial growth, independence, a flexible work-life balance, and the drive to direct and own their future. That's why we partner with the nation's top health plans to provide the tools, training, and support you need to grow with confidence — whether as an individual agent or team leader.

We measure our success by the success of our agents. Whether you're growing independently or building a winning team, you'll have the mentorship, resources, and technology to reach your full potential.

That is what you can depend on when you choose to work with **Advantage Plus.**

## CAPABILITIES.

We provide our agents and team leaders with the industry-proven capabilities they need to capitalize on their independence and build their ideal career. With Advantage Plus, experience what it means to:



### GET PRIORITIZED.

We monitor retention, develop mentorship and training programs, and champion ongoing growth and success through back-office support and technology solutions for agents who are ready to get going.



### COLLABORATE WITH OWNERS.

Our principals and key leaders encourage partners to ask questions, get guidance directly from the source and share in each other's successes.



### GENERATE LEADS.

Learn proven strategies and training methods to generate your own leads and tap into resources that will put you ahead of the competition.



### STAY CONNECTED.

Our technology makes it easy to access your enrollments, commissions, leads, contracts, and clients anytime, anywhere — keeping you in control without being tied to an office.



### BE RECOGNIZED.

Our Producer Achievement Recognition (PAR) program rewards agents at all levels for their monthly and annual production with exciting prizes that encourage growth all year long.

# THE ADVANTAGE PLUS DIFFERENCE.

At Advantage Plus, we focus on what matters most — **your success.**

From day one, you'll have access to the resources, support, and tools you need to build a sustainable and profitable Medicare business.

We're more than just an FMO.

**We're your partner in growth.**

## BENEFITS THAT DRIVE YOUR SUCCESS.



### COMPETITIVE COMMISSIONS

Some of the highest compensation levels in the industry with multiple ways to earn.



### COMPREHENSIVE TRAINING

Initial, advanced, and ongoing training programs designed to sharpen your skills and grow your business.



### DEDICATED SUPPORT

Our experienced support team is here for you every step of the way.



### PROVEN SYSTEMS

Plug into our proven processes and tools that help you save time, stay compliant, and sell smarter.



### GROWTH OPPORTUNITIES

Whether you're an individual agent or building a team, we provide the path and support to scale.



### CUTTING-EDGE TECHNOLOGY

State-of-the-art tools and resources that help you manage your business efficiently and stay ahead.

# SUPPORT EVERY STEP OF THE WAY.

At Advantage Plus, you're never alone. We provide the tools, training, and personal support you need to succeed at every stage of your Medicare career.

Whether you're getting started or looking to take your business to the next level, we're here to help you every step of the way.

## SUPPORT DESIGNED FOR YOUR SUCCESS.



### ONBOARDING SUPPORT

A smooth start with dedicated guidance to help you get licensed, contracted, and ready to sell.



### TRAINING & DEVELOPMENT

Access to comprehensive training, live webinars, sales workshops, and certification programs.



### ONGOING ASSISTANCE

Our support team is just a call or email away to answer questions and provide solutions.



### MARKETING SUPPORT

Ready-to-use marketing materials, lead generation ideas, and branding support to grow your business.



### TEAM & LEADERSHIP SUPPORT

Resources and coaching to help team leaders build, motivate, and retain a high-performing team.

## YOUR PATH TO SUCCESS



## BUILT ON VALUES. FOCUSED ON YOU.

Our core values guide everything we do. They're the reason agents choose Advantage Plus — and the reason they stay.



### INTEGRITY

We do the right thing, always. Our relationships are built on trust and transparency.



### EXCELLENCE

We are committed to excellence in service, solutions, and support for our agents and their clients.



### TEAMWORK

We believe in the power of collaboration and shared success. We win together.



### INNOVATION

We embrace new ideas and technology to help our agents work smarter and grow faster.



### GROWTH

We are dedicated to your personal and professional growth every step of the way.

## REAL AGENTS. REAL RESULTS.

Don't just take our word for it. See what agents like you are saying about Advantage Plus.



**Amanda R.**  
Agent  
Texas

“

Joining Advantage Plus was the best decision I've made for my career. The training, support, and tools they provide are top-notch. I feel confident and supported every step of the way!



**James T.**  
Team Leader  
Florida

“

The team at Advantage Plus truly cares about my success. The leads, technology, and back-office support allow me to focus on what I do best — helping clients and growing my team.



**Lisa M.**  
Agent  
Ohio

“

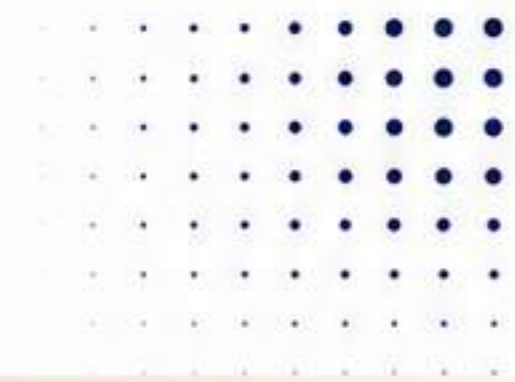
I love the freedom and flexibility I have as an agent, and the commissions are unmatched. Advantage Plus gives me everything I need to build the life I've always wanted.



### YOUR FUTURE STARTS NOW.

With the right partner by your side, there's no limit to what you can achieve.

**LET'S BUILD YOUR SUCCESS TOGETHER.**



# YOUR BUSINESS. YOUR WAY.

At Advantage Plus, you have the freedom to build the business and lifestyle you want. Work from anywhere, set your own schedule, and create income potential that reflects your effort and goals.



**FLEXIBILITY. FREEDOM. FINANCIAL GROWTH.**  
**IT ALL STARTS HERE.**

## WHO WE'RE LOOKING FOR

We're looking for motivated individuals who are:

-  Driven to succeed and take control of their future
-  Committed to helping others find the right Medicare solutions
-  Coachable and open to learning and growth
-  Entrepreneurial and ready to build their own business
-  Disciplined, accountable, and self-motivated

## GET STARTED IN 3 EASY STEPS

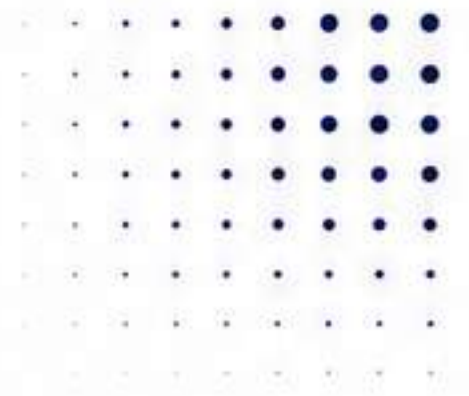
-  **1 APPLY**  
Complete our quick and easy application. Our team will review and reach out to you.
-  **2 ONBOARD**  
We'll get you licensed, appointed, and set up with the training and tools you need to succeed.
-  **3 LAUNCH**  
Start selling with confidence and take control of your income, your schedule, and your future.



**THE OPPORTUNITY IS REAL.**  
**THE TIME IS NOW.**

Thousands of agents are already growing their business with Advantage Plus. You could be next.

**TAKE THE FIRST STEP TODAY.**  
**WE'RE HERE TO HELP YOU WIN.**



# INCENTIVES THAT HELP YOU GROW.

**Build your business for long-term prosperity with a partner that supports you every step of the way.**

At Advantage Plus, growth should be rewarded. We believe agents and team leaders perform best when they have the right incentives, strong support, and meaningful opportunities to scale their business with confidence.



## PRODUCTION BONUSES

Develop your potential with a team that keeps you motivated to succeed. Advantage Plus offers scalable bonus opportunities designed to reward consistent production, team development, and long term growth.



## 50% CO-OP MARKETING

We support agents who are ready to grow. Qualified agents and teams may participate in approved co-op marketing opportunities, with Advantage Plus sharing campaign costs to help create more visibility, more appointments, and more opportunity.



## RECOGNITION & GROWTH

From new agents to experienced producers, we believe success should be recognized. Our platform is built to reward momentum, leadership, and the agents who are committed to building a real business.



**BONUS  
OPPORTUNITIES**



**CO-OP  
SUPPORT**



**AGENT  
RECOGNITION**



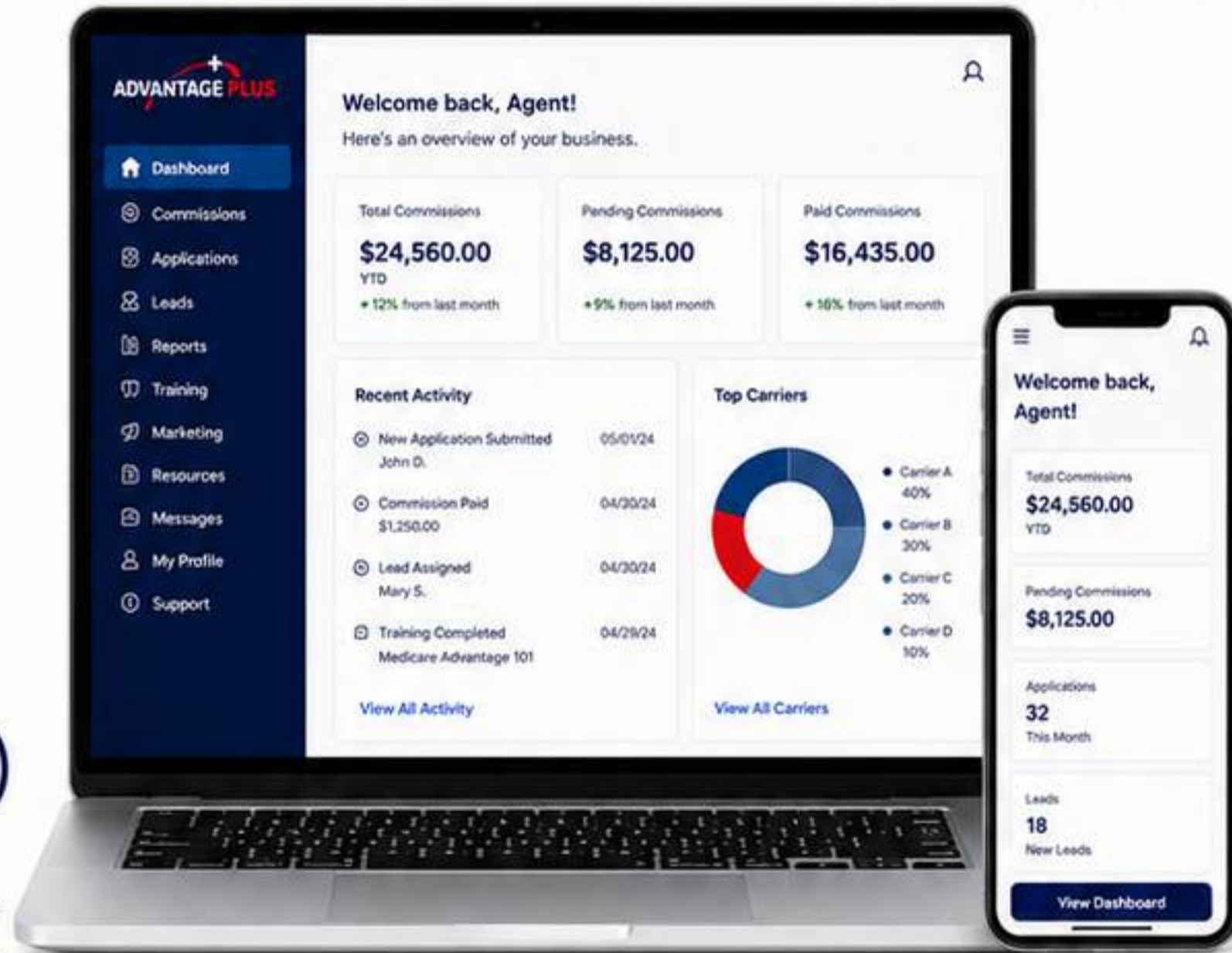
**TEAM  
GROWTH**



**THE RIGHT INCENTIVES CAN HELP TURN  
EFFORT INTO LONG TERM GROWTH.**

# YOUR BUSINESS. ALL IN ONE PORTAL.

The Advantage Plus Portal is your secure, all-in-one platform built to help you manage, grow, and scale your Medicare business with ease.



#### 24/7 ACCESS

Access your business anytime, anywhere, from any device.



#### SECURE & RELIABLE

Your data is protected with industry-leading security.



#### BUILT FOR YOU

Resources and tools designed to help you work smarter.



#### MOBILE FRIENDLY

Manage your business on the go.

## POWERFUL TOOLS AT YOUR FINGERTIPS



#### COMMISSION MANAGEMENT

Track earnings, view statements, and monitor payments in real time.



#### APPLICATION TRACKING

Submit, track, and manage applications from start to finish.



#### LEAD MANAGEMENT

Access, manage, and convert leads to grow your business.



#### REPORTS & INSIGHTS

Use real-time data and reports to make smarter business decisions.



#### TRAINING & CERTIFICATIONS

Access live and on-demand training, certifications, and product resources.



#### MARKETING CENTER

Download marketing materials, customize, and share with ease.



#### RESOURCE LIBRARY

Tools, guides, carrier info, and compliance resources — all in one place.



#### MESSAGES & SUPPORT

Get important updates and connect with our support team quickly.

## DESIGNED FOR YOUR SUCCESS.



#### SAVE TIME

Everything you need is in one place.



#### STAY ORGANIZED

Keep your business running smoothly.



#### INCREASE PRODUCTIVITY

Tools and resources that help you do more.



#### GROW YOUR BUSINESS

Access the support and insights to reach your goals.



**YOUR SUCCESS STARTS HERE.**  
**LOG IN. TAKE ACTION. GROW.**

Your portal is more than a dashboard — it's your partner in building the business and life you want.

**LOG IN TODAY AND TAKE THE NEXT STEP!**

# TRAIN. GROW. SUCCEED.

We invest in your success. Our training, resources, and ongoing support are designed to help you build confidence, master your business, and achieve your goals.



## COMPREHENSIVE TRAINING FOR EVERY STAGE



### ONBOARDING

Step-by-step guidance to get you licensed, contracted, and ready to sell.



### PRODUCT TRAINING

In-depth training on Medicare Advantage, Medicare Supplement, and Part D plans.



### SALES TRAINING

Proven strategies, scripts, and best practices to help you close more sales.



### COMPLIANCE TRAINING

Stay compliant and confident with up-to-date training on industry regulations.



### ADVANCED TRAINING

Take your business to the next level with advanced workshops and coaching.

## ONGOING SUPPORT YOU CAN COUNT ON



### DEDICATED SUPPORT TEAM

Get fast answers to your questions from our experienced team.



### REGULAR COMMUNICATION

Receive important updates, product news, and marketing tips.



### LIVE EVENTS & WEBINARS

Join live sessions to learn, ask questions, and stay ahead.



### RECOGNITION & REWARDS

We celebrate your success with contests, incentives, and recognitions.

## YOUR GROWTH IS OUR PRIORITY

We provide the tools, training, and support.  
**You bring the drive. Together, we win.**



**20+**

Years of Industry  
Experience



**100%**

Dedicated to  
Your Success



**KEEP LEARNING. KEEP GROWING.  
KEEP SUCCEEDING.**

Your potential is limitless — and we're here to help you reach it.



# MARKET SMART. SELL CONFIDENTLY.

We provide the marketing tools, leads, and resources you need to attract, engage, and help more clients — and grow your business.



**PROVEN MARKETING. POWERFUL RESULTS.**  
Everything you need to build your brand and grow your business.

## MARKETING TOOLS THAT WORK FOR YOU



### CUSTOMIZABLE MARKETING MATERIALS

Brochures, flyers, postcards, and more — ready for your brand.



### DIGITAL MARKETING RESOURCES

Social media content, email templates, and digital ads to help you stay visible.



### LEAD PROGRAMS

High-quality lead opportunities to help you connect with more prospects.



### MARKET INSIGHTS

Stay informed with market trends, plan updates, and sales tips.



### EMAIL CAMPAIGNS

Done-for-you email campaigns to nurture leads and keep in touch.



### VIDEO & CONTENT LIBRARY

Access videos, articles, and tools to educate and engage clients.

## DELIVER VALUE. BUILD TRUST.

Use our resources to educate clients, answer questions, and help them make confident decisions.



- ✓ Clear, easy-to-understand materials
- ✓ Plan comparison tools
- ✓ Educational guides and FAQs
- ✓ Ongoing updates and support



**HAPPIER CLIENTS. MORE REFERRALS.**  
When you help clients, **everyone wins.**

## STRONG RELATIONSHIPS. LASTING IMPACT.

You're not just selling a plan — you're building relationships that last.



Be a trusted advisor in your community.



Help clients today and support them tomorrow.



Build a business that makes a difference.



**GREAT TOOLS. SMART STRATEGIES.**  
**UNLIMITED POTENTIAL.**

We give you the tools. You make it happen.  
**LET'S BUILD YOUR SUCCESS TOGETHER.**



# FLEXIBILITY TODAY. FREEDOM TOMORROW.

Advantage Plus gives you the flexibility to build a business that fits your life. Whether you're part-time or full-time, you're in control of your schedule, income, and future.



#### WORK YOUR WAY

Set your own hours and build your business on your terms.



#### WORK FROM ANYWHERE

Run your business from home, on the road, or anywhere in between.



#### UNLIMITED INCOME POTENTIAL

The more you grow, the more you earn. There are no limits.



#### YOUR BUSINESS. YOUR LIFE. YOUR FUTURE.

We provide the support. You build the legacy.

## WHY AGENTS CHOOSE ADVANTAGE PLUS



#### INDUSTRY-LEADING EXPERIENCE

Partner with an FMO with decades of proven success.



#### AGENT-FIRST APPROACH

We put agents first with tools, training, and unmatched support.



#### STRONG CARRIER PARTNERSHIPS

Access top carriers and a wide range of competitive products.



#### DEDICATED SUPPORT

Our team is here when you need us — fast and reliable.



#### SECURE & COMPLIANT

We prioritize your business with secure technology and compliance support.



#### BUILT FOR GROWTH

Resources and opportunities designed to help you scale.

## REAL AGENTS. REAL RESULTS.

“

Advantage Plus gave me the training and confidence I needed to get started. The support team is amazing!”

– Michelle H.  
Texas

“

The tools, leads, and resources are top-notch. I've built a thriving business and the flexibility is unbeatable.

– Carlos R.  
Florida

“

I love being part of a company that truly cares about my success. Advantage Plus is the real deal.”

– Linda K.  
Ohio

## YOUR SUCCESS STORY STARTS HERE.

- ✓ Proven system
- ✓ Powerful resources
- ✓ Personal support
- ✓ Unlimited potential

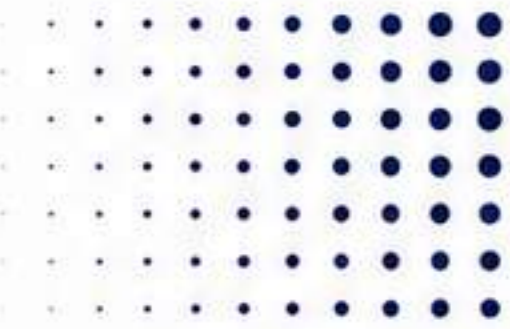
**YOU BRING THE DRIVE.  
WE'LL HELP YOU WIN.**



**THE FUTURE IS YOURS.  
LET'S BUILD IT TOGETHER.**

Take the next step toward freedom, financial growth, and a better future.

**JOIN ADVANTAGE PLUS TODAY!**



# SUPPORT THAT HAS YOUR BACK.

When you partner with Advantage Plus, you're never alone. Our team is here to support you every step of the way.



## REAL PEOPLE. REAL ANSWERS.

Fast, friendly, and knowledgeable support when you need it most.

## WAYS WE SUPPORT YOU



### DEDICATED SUPPORT TEAM

Get help from a team that understands your business and cares about your success.



### QUICK RESPONSE

We respond quickly so you can keep your business moving forward.



### KNOWLEDGEABLE EXPERTS

Our experts stay up to date so you have the answers you need, always.



### MULTIPLE WAYS TO CONNECT

Call, email, live chat, or submit a ticket—we're here for you.



### TRAINING & RESOURCES

Access ongoing training and resources to help you grow and stay confident.



### CELEBRATE SUCCESS

We celebrate your wins and are here to support you every step forward.

## YOUR SUCCESS IS OUR MISSION



Everything we do is designed to help you succeed, including:

- ✓ Personalized support
- ✓ Business-building strategies
- ✓ Trusted partnerships
- ✓ A commitment to your growth

## WE'RE WITH YOU FOR THE LONG RUN



**A PARTNERSHIP, NOT JUST A PROVIDER**  
We build lasting relationships based on trust, transparency, and mutual success.



**GROW TOGETHER**  
As you grow, we grow—together we can achieve more.



**YOU MATTER**  
Your success is our priority—today, tomorrow, and always.



**YOU HAVE GOALS.  
WE HAVE YOUR BACK.**

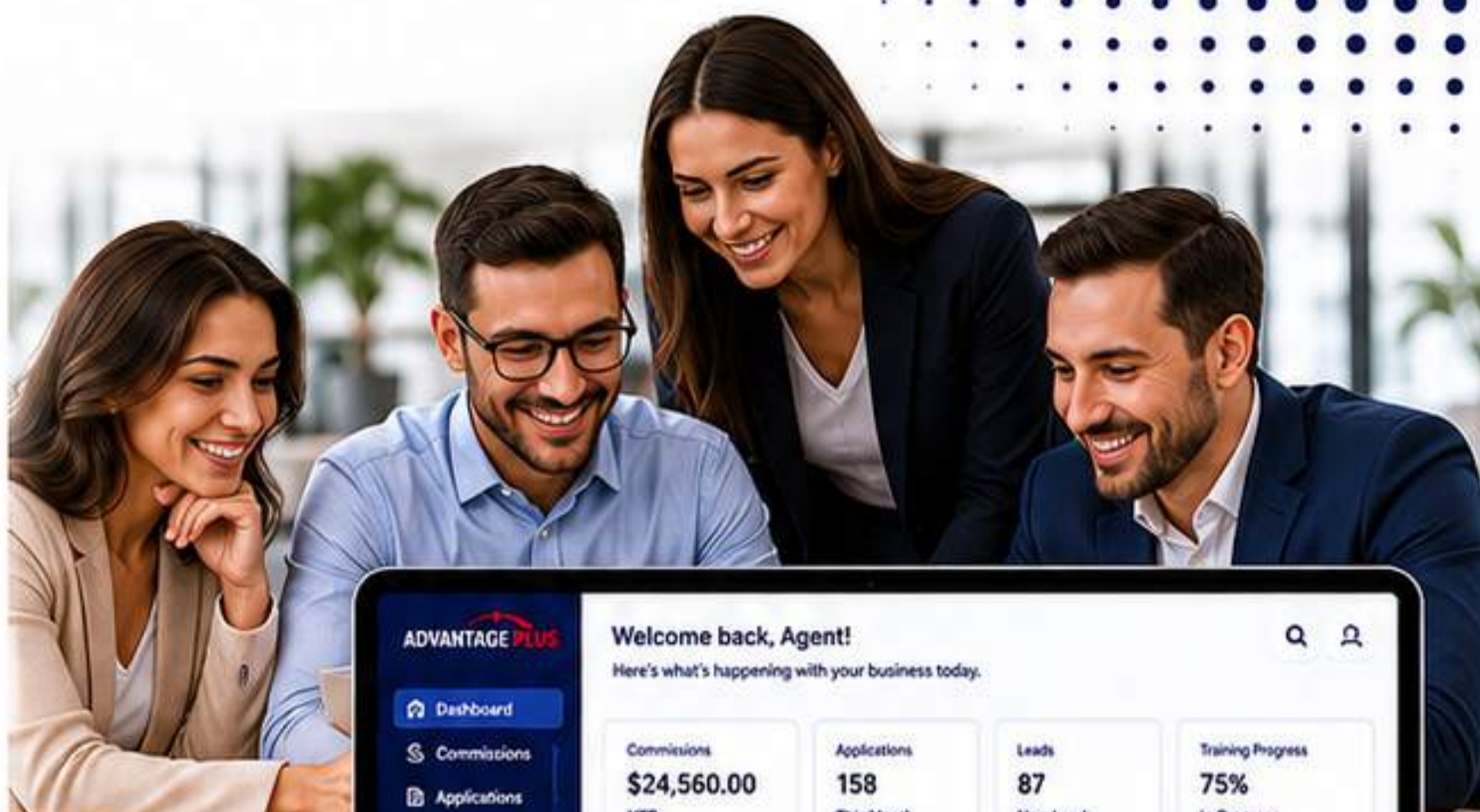
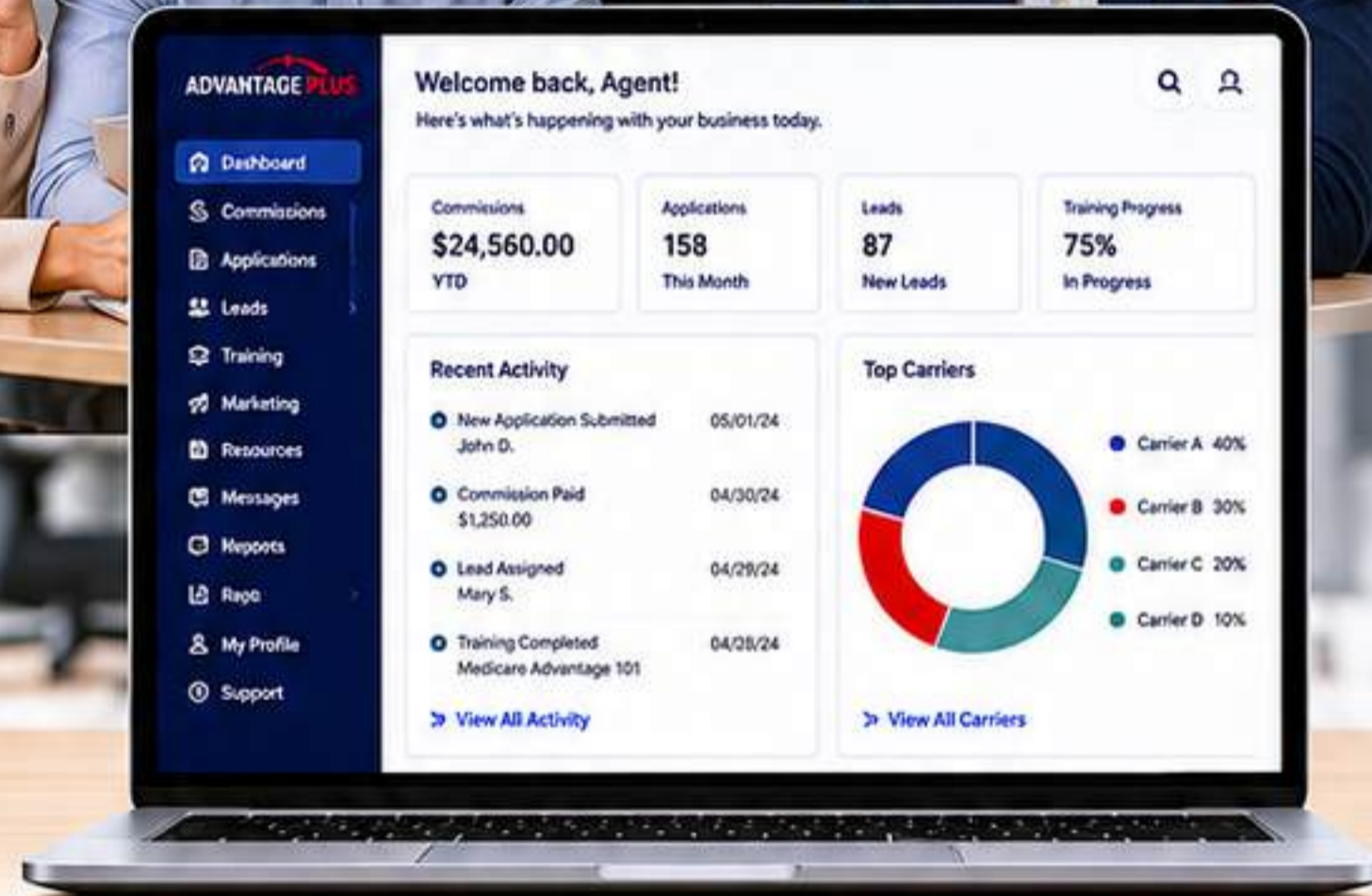
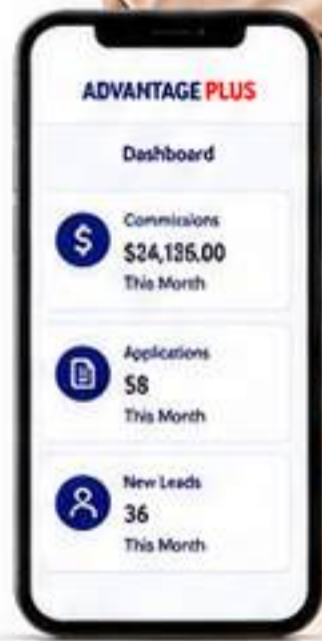
Let's keep building your success story—we're in this with you all the way.

**TOGETHER, WE WIN.**

# ABOUT OUR PORTAL. BUILT FOR YOU.

Our portal is more than just a platform — it's your business command center. Designed for simplicity, speed, and success.

-  **EASY TO USE**  
Intuitive layout that helps you get things done quickly.
-  **SECURE & RELIABLE**  
Bank-level security to keep your data protected.
-  **BUILT FOR GROWTH**  
Tools and features that grow with your business.



## OUR CORE VALUES

-  **INTEGRITY**  
We do the right thing, always.
-  **SERVICE**  
We put agents first and it shows.
-  **INNOVATION**  
We evolve to bring you better solutions.
-  **EXCELLENCE**  
We're committed to quality in everything we do.
-  **TEAMWORK**  
Together, we achieve more.

### WHAT MAKES US DIFFERENT?

- ✓ Agent-focused support
- ✓ Powerful technology
- ✓ Industry-leading resources
- ✓ Unmatched training
- ✓ A partner you can count on

## ★ YOUR SUCCESS IS OUR SUCCESS ★

-  We give you the tools to succeed.
-  We support you every step of the way.
-  We protect what matters most.
-  We care about your goals and your future.
-  We celebrate your wins.





**THIS IS MORE THAN A PORTAL.  
THIS IS YOUR ADVANTAGE.**

Thank you for being part of the Advantage Plus family. We're excited for your journey ahead!

*Let's Achieve Great Things Together!*

# ADVANTAGE PLUS AGENT ROADMAP.

Your step-by-step path to getting started and building your business.



## NEW AGENT MILESTONES

- 1** **Connect With Advantage Plus**  
Meet with our team and learn how our platform and support model work.
- 2** **Complete Contracting**  
Submit your paperwork and select the product lines that fit your business.
- 3** **Licensing Review**  
Confirm active licenses and make sure all onboarding requirements are in place.
- 4** **AHIP Certification**  
Complete annual Medicare certification requirements.
- 5** **Carrier Appointments**  
Get appointed with the plans and carriers that match your market.
- 6** **Portal Setup**  
Access your Advantage Plus portal, tools, resources, and support channels.
- 7** **Product Training**  
Learn plans, compliance, quoting, enrollment workflows, and best practices.
- 8** **Quote, Enroll & Submit Business**  
Start helping clients, comparing options, and submitting applications.
- 9** **Build Your Book of Business**  
Focus on retention, referrals, service, and long-term residual growth.



### First 30 Days

- Complete onboarding
- Set up your portal
- Attend core trainings



### Days 31-60

- Finish certifications
- Begin carrier appointments
- Start quoting plans



### Days 61-90

- Submit business
- Follow up with clients
- Build confidence and consistency



### Ongoing Growth

- Use marketing support
- Stay engaged in training
- Grow through referrals and retention

**Work with us.**



Phone:  
1-800-316-2995



Website:  
AdvantagePlusins.com



Email:  
Info@AdvantagePlusins.com



Se habla Español

# AGENT ROADMAP

Your step-by-step path to success with Advantage Plus.

- 1 CONNECT WITH ADVANTAGE PLUS**  
Schedule a call with your Regional Leader to learn more about the opportunity.
- 2 COMPLETE CONTRACTING**  
Submit your contracting paperwork and secure agreements with top carriers.
- 3 LICENSING REVIEW**  
Ensure your state license is active. We'll help verify and guide you through any requirements.
- 4 AHIP CERTIFICATION**  
Complete AHIP training and pass the certification exam (90% required).
- 5 CARRIER APPOINTMENTS**  
Get appointed with the carriers and products you want to sell.
- 6 PORTAL SETUP**  
Gain access to the Advantage Plus Agent Portal and essential sales tools and resources.
- 7 PRODUCT TRAINING**  
Complete product and sales training so you can sell with confidence.
- 8 QUOTE, ENROLL & SUBMIT BUSINESS**  
Start quoting, enrolling, and submitting applications with ease.
- 9 BUILD YOUR BOOK OF BUSINESS**  
Grow your business with our ongoing support, leads, and marketing resources.



## NEW AGENT EXPECTATIONS

Success takes action. Here's what you can expect as you build your business with Advantage Plus.

- ✓ GET STARTED QUICKLY**  
Complete the steps and be ready to sell in as little as 2–4 weeks.
- ✓ ONGOING SUPPORT**  
Our team is here to support you every step of the way.
- ✓ ACCESS TO TOP CARRIERS**  
We partner with leading carriers to give you the best products and options.
- ✓ UNLIMITED POTENTIAL**  
No income limits—your success is in your hands.
- ✓ FLEXIBILITY & FREEDOM**  
Work on your terms and build the business you've always wanted.



**WE'RE WITH YOU  
FOR THE LONG RUN.**

**LET'S BUILD YOUR SUCCESS  
TOGETHER.**



### WORK WITH US.

Call the number or visit our website to connect with our team.



**1-800-316-2995**



**AdvantagePlusins.com**



**Info@AdvantagePlusins.com**

# AGENT INCENTIVE PROGRAM

We reward hard work, celebrate success, and invest in your growth. The more you grow, the more you earn!



## YOUR SUCCESS. OUR REWARD.

Competitive incentives and bonus opportunities designed to maximize your earning potential.

## WAYS TO EARN MORE



### NEW BUSINESS COMMISSIONS

Competitive commissions on every enrollment you submit.



### PERFORMANCE BONUSES

Earn additional bonuses when you hit your monthly and quarterly goals.



### ADVANCEMENT BONUSES

Grow your business and earn overrides as you advance to higher levels.



### LEAD & REFERRAL BONUSES

Get rewarded for high-quality leads and building your referral network.



### TRIPS & EXPERIENCES

Top producers can earn all-expense-paid trips and exclusive experiences.



### RECOGNITION & REWARDS

We celebrate your wins with cash prizes, gift cards, and special recognition.

## INCENTIVE HIGHLIGHTS

- ✓ Multiple ways to earn more at every stage of your career
- ✓ Transparent, easy-to-understand program
- ✓ Timely payouts and ongoing support
- ✓ Incentives that recognize and reward consistency, growth, and leadership



## YOUR POTENTIAL IS LIMITLESS



### START STRONG.

Take advantage of the tools, training, and support to start earning from day one.



### KEEP GROWING.

Build momentum, unlock bonuses, and increase your income.



### LIVE YOUR BEST.

Financial freedom, time freedom, and a career you're proud of.



**YOU HELP OTHERS.  
WE HELP YOU WIN.**

At Advantage Plus, we're more than a partner—we're your biggest supporter. Together, we'll achieve great things and build a brighter future.

**TOGETHER, WE WIN.**

# DAILY TASK & GOALS

Plan your day. Take action. Build momentum.



## DAILY ACTIVITIES

- ✓ Prospect with beneficiaries
- ✓ Connect with providers and medical groups
- ✓ Build referral partnerships
- ✓ Follow up with leads
- ✓ Ask for referrals
- ✓ Attend community events
- ✓ Work your pipeline daily
- ✓ Collaborate with your manager or support team
- ✓ Track activity and stay organized
- ✓ Complete your weekly meeting goals



## DAILY FOCUS

- ✓ **Be consistent.** Small actions every day create big results.
- ✓ **Follow up.** Most success comes from staying in touch.
- ✓ **Build relationships.** People trust people who show up and care.



## BUILDING YOUR BUSINESS



### BUILDING YOUR BOOK

Building a book of business takes consistency, patience, and follow-through. Every call, meeting, and conversation moves you closer to lasting success.



### BUILDING YOUR FUTURE

Your first year is about creating long-term residual income, stronger client relationships, and a foundation for future growth. Stay focused, stay active, and stay committed to your goals.



### WHY IT MATTERS

Your daily efforts build trust, generate referrals, increase retention, and create long-term income for you and your family. Keep showing up—your future depends on what you do today.



**WORK WITH US.**



1-800-316-2995



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# DAILY TASKS & GOALS

Success is built one day at a time. Stay focused on the right activities, set clear goals, and take action every day.



Small, consistent actions every day lead to extraordinary results.

## DAILY TASKS

Focus on high-impact activities that drive results.

- CONNECT WITH PROSPECTS**  
Reach out to new leads, return calls, and follow up with pending prospects.
- SCHEDULE APPOINTMENTS**  
Set appointments for in-person, virtual, or over-the-phone meetings.
- MEET WITH CLIENTS**  
Educate, present solutions, and help clients make confident decisions.
- SUBMIT ENROLLMENTS**  
Ensure applications are completed accurately and submitted on time.
- FOLLOW UP**  
Check in with clients, confirm plan selections, and address any outstanding items.
- LEARN & IMPROVE**  
Spend time in training, read updates, and stay sharp on products and compliance.

## DAILY GOALS

Set your targets and hold yourself accountable.

- NEW LEADS CONTACTED** .....
- APPOINTMENTS SET** .....
- APPOINTMENTS HELD** .....
- ENROLLMENTS SUBMITTED** .....
- FOLLOW UPS COMPLETED** .....
- TRAINING TIME (MINUTES)** .....

**Track your progress. Celebrate your wins. Keep raising the bar!**

## TIPS FOR SUCCESS

- Time block your day and protect your selling hours.
- Focus on activities that bring in new business.
- Review your goals weekly and adjust as needed.
- Stay positive, stay consistent, and never stop learning.

# MEDICARE AT A GLANCE

## What you need to know.

A simple summary of Medicare benefits.

This section gives you a clear overview of the Medicare basics—how it works, your coverage options, and key things to think about. Understanding the fundamentals is the first step toward making confident, informed decisions about your health care coverage.



### IN THIS SECTION



How Medicare works



Coverage choices



When you can enroll



What to consider



Prescription drug basics



**Clear guidance starts with understanding the basics.**



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# MEDICARE AT A GLANCE

Medicare is a federal health insurance program for people 65 or older, and for some younger individuals with disabilities. Understanding the basics helps you guide clients with confidence.



Your role is to help beneficiaries choose the coverage that fits their health needs and lifestyle.

## THE BASICS OF MEDICARE

PART A HOSPITAL INSURANCE	PART B MEDICAL INSURANCE	PART C MEDICARE ADVANTAGE	PART D PRESCRIPTION DRUG COVERAGE
 <p>Helps cover inpatient hospital stays, skilled nursing facility care, hospice care, and some home health care.</p> <ul style="list-style-type: none"> <li>✓ Generally premium-free for most people.</li> </ul> <p>Funded through payroll taxes.</p>	 <p>Helps cover doctor visits, outpatient care, preventive services, lab work, and medical equipment.</p> <ul style="list-style-type: none"> <li>✓ Monthly premium may apply.</li> </ul> <p>Funded through monthly premiums.</p>	 <p>Offered by private insurance companies approved by Medicare. Includes Part A &amp; Part B, and often additional benefits.</p> <ul style="list-style-type: none"> <li>✓ May include drug coverage, dental, vision, hearing, and more.</li> </ul> <p>Premiums, copays, and coverage vary by plan.</p>	 <p>Helps cover the cost of prescription medications.</p> <ul style="list-style-type: none"> <li>✓ Monthly premium may apply.</li> </ul> <p>Can be added to Original Medicare or included with many Advantage plans.</p>

 <p><b>ORIGINAL MEDICARE (PART A &amp; B)</b> You can use any doctor or hospital that accepts Medicare.</p>	 <p><b>MEDICARE ADVANTAGE (PART C)</b> Offered by private companies. You must use network providers (except in emergencies).</p>
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## IMPORTANT TO KNOW

- ✓ Enrollment periods matter. Know when clients can join, switch, or drop coverage.
- ✓ Plans vary by location. Benefits, networks, and premiums change by county.
- ✓ Your guidance makes a difference. Help clients make informed choices that fit their needs and budget.



# MEDICARE ELIGIBILITY

Knowing who is eligible helps you have the right conversations and close with confidence.



Help clients understand when and how they can enroll to avoid penalties and gaps in coverage.

## WHO IS ELIGIBLE?

### AGE 65 OR OLDER



Most people qualify for Medicare at age 65.

✓ You can enroll during your Initial Enrollment Period.

This is a 7-month window: 3 months before, your birthday month, and 3 months after.

### UNDER 65 WITH DISABILITIES



You may qualify for Medicare after receiving Social Security Disability benefits for 24 months.

✓ Enrollment is automatic in most cases.

You'll receive Part A and Part B coverage.

### ANY AGE WITH ESRD (END-STAGE RENAL DISEASE)



You may qualify for Medicare regardless of age.

✓ Coverage typically begins the first month of dialysis or after a kidney transplant.

### SPECIAL ENROLLMENT PERIODS (SEPs)



Life happens. SEPs may allow clients to enroll outside of their Initial Enrollment Period due to qualifying events such as:

- Losing other health coverage
- Moving out of plan service area
- Eligible for Extra Help
- Other special circumstances

### WHY IT MATTERS



- ✓ Enroll on time to avoid late enrollment penalties.
- ✓ Understand eligibility to provide accurate guidance.
- ✓ Help clients start their Medicare journey with confidence.



### PRO TIP

Always ask about your client's age, health status, and current coverage. **The right plan starts with the right timing.**



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# MEDICARE COVERAGE CHOICES



## Helping clients understand their options.

There are two main ways to receive Medicare coverage. Each option works differently and may offer different benefits, costs, and provider access. Your role is to help clients compare what matters most—so they can choose the path that fits their needs.

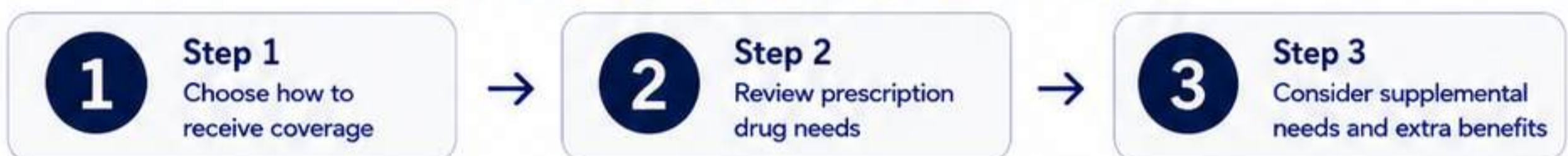
### ORIGINAL MEDICARE (Part A + Part B)

-  Uses Medicare Part A and Part B
-  Can visit any doctor or hospital that accepts Medicare
-  May need to add a Part D prescription drug plan
-  May want a Medicare Supplement (Medigap) plan for extra protection
-  Usually more flexibility in provider choice

### MEDICARE ADVANTAGE (Part C)

-  Offered by private insurance companies approved by Medicare
-  Combines Part A and Part B, and often includes Part D
-  May include extra benefits such as dental, vision, hearing, transportation, or fitness
-  Usually uses provider networks such as HMO or PPO
-  Copays, benefits, and rules vary by plan and county

### THREE SIMPLE STEPS TO CHOOSE WITH CONFIDENCE



**Important:** If a client enrolls in a Medicare Advantage plan, they generally cannot use a Medigap policy with that plan.

### WHAT TO REVIEW WITH EVERY CLIENT



Doctor and hospital access



Prescription drug needs



Monthly premium and out-of-pocket costs



Extra benefits



Travel and convenience



The right Medicare path starts with the **right conversation.**



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# MEDICARE ENROLLMENT PROCESS

A smooth process leads to happy clients.  
Follow these steps to enroll with confidence.



Guide your clients every step of the way for a seamless enrollment experience.

## THE ENROLLMENT JOURNEY



### ENROLLMENT BEST PRACTICES

- ✓ Verify eligibility and important dates
- ✓ Explain benefits clearly
- ✓ Answer all questions
- ✓ Double-check all information
- ✓ Follow up and stay in touch
- ✓ Build trust and lasting relationships



### PRO TIP

Use the right tools, stay organized, and communicate clearly.  
A great enrollment experience leads to long-term client loyalty.



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# MEDICARE PLAN TYPES







Understanding the different Medicare plan options helps you match clients with the right coverage for their health and lifestyle.



Different plans. Different benefits. Your guidance helps clients make confident choices.

## MEDICARE PLAN OPTIONS

ORIGINAL MEDICARE (PART A & B)	MEDICARE ADVANTAGE (PART C)	MEDICARE PRESCRIPTION DRUG PLAN (PART D)	MEDICARE SUPPLEMENT (MEDIGAP)
 <ul style="list-style-type: none"> <li>Part A: Hospital Insurance</li> <li>Part B: Medical Insurance</li> </ul> <p>You can use any doctor or hospital that accepts Medicare nationwide.</p> <p><b>MAY INCLUDE:</b> Medigap (Supplement) plan and/or Part D prescription drug coverage.</p>	 <ul style="list-style-type: none"> <li>Includes Part A &amp; Part B</li> <li>Often includes Part D</li> <li>May include extra benefits like dental, vision, hearing, and more</li> </ul> <p>Offered by private insurance companies approved by Medicare.</p> <p><b>IMPORTANT:</b> Must use network providers (except in emergencies).</p>	 <ul style="list-style-type: none"> <li>Helps cover the cost of prescription medications</li> <li>Available as a stand-alone plan or included with some Advantage plans</li> </ul> <p>Plans vary by cost, covered drugs, and pharmacies.</p> <p><b>NOTE:</b> Coverage is specific to each plan's formulary.</p>	 <ul style="list-style-type: none"> <li>Helps pay for out-of-pocket costs in Original Medicare</li> <li>Covers copays, coinsurance, and deductibles</li> </ul> <p>Standardized plans (A-N) offered by private insurance companies.</p> <p><b>IMPORTANT:</b> Use with Original Medicare (Part A &amp; Part B).</p>



### HELP CLIENTS CHOOSE WISELY

The best plan depends on their health needs, providers, medications, and budget.



### YOUR GUIDANCE MATTERS

You're more than an agent — you're a trusted advisor in their Medicare journey.



### PRO TIP

Always review plan options annually during AEP. Plans change every year, and so do your client's needs.



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# UNDERSTANDING MEDICARE COSTS


Medicare plans come with different costs. Knowing the common costs can help you explain options clearly and set the right expectations for your clients.



Your guidance helps clients choose coverage that fits their health needs and their budget.


## COMMON MEDICARE COSTS

	<b>PREMIUM</b>	The monthly amount you pay for your Medicare coverage. May be \$0 depending on the plan.
	<b>DEDUCTIBLE</b>	The amount you pay for covered health care services before your plan starts to pay.
	<b>COPAYMENT</b>	A fixed amount you pay for a covered health care service, usually when you receive the service.
	<b>COINSURANCE</b>	Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%).
	<b>OUT-OF-POCKET MAXIMUM</b>	The most you pay in a year for covered services. After you reach this limit, your plan pays 100% of the covered costs.
	<b>EXTRA BENEFITS COSTS</b>	Some plans include extra benefits. There may be copays or coinsurance for these services.



### HELP CLIENTS SAVE

- Compare plan options annually
- Look for plans with lower drug costs
- Check if providers are in-network
- Review total costs—not just monthly premiums
- Consider available Extra Help for prescriptions



### IMPORTANT TO REMEMBER

- Costs vary by plan, county, and provider.
- Plans can change each year.
- Review all costs during the Annual Enrollment Period.
- Help clients plan ahead to avoid surprises.



### PRO TIP

Focus on total annual costs, not just the premium. The right plan balances coverage and cost.



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# WHAT MEDICARE COVERS





Medicare is divided into different parts, and each covers specific services. Understanding what each part covers helps you guide clients to the right coverage for their needs.




## OUR ROLE IS TO HELP KEEP IT SIMPLE.

When you understand the basics, you can explain options clearly and help clients make informed decisions with confidence.

## THE BASICS OF MEDICARE

PART A HOSPITAL INSURANCE	PART B MEDICAL INSURANCE	PART C MEDICARE ADVANTAGE	PART D PRESCRIPTION DRUG COVERAGE
 <p>Helps cover inpatient hospital care, skilled nursing facility care, hospice care, and some home health care.</p> <p><b>COVERS:</b></p> <ul style="list-style-type: none"> <li>• Hospital stays</li> <li>• Skilled nursing facility</li> <li>• Hospice care</li> <li>• Some home health care</li> </ul>	 <p>Helps cover medically necessary doctors' services, outpatient care, preventive services, and durable medical equipment.</p> <p><b>COVERS:</b></p> <ul style="list-style-type: none"> <li>• Doctor visits</li> <li>• Outpatient care</li> <li>• Preventive services</li> <li>• Durable medical equipment</li> <li>• Lab tests and X-rays</li> </ul>	 <p>An all-in-one alternative to Original Medicare (Part A &amp; Part B), offered by private insurance companies.</p> <p><b>COVERS:</b></p> <ul style="list-style-type: none"> <li>• All Part A &amp; Part B services</li> <li>• Often includes Part D</li> <li>• May include extra benefits like dental, vision, hearing, and more</li> </ul>	 <p>Helps cover the cost of prescription drugs. Can be added to Original Medicare or included in Medicare Advantage plans.</p> <p><b>COVERS:</b></p> <ul style="list-style-type: none"> <li>• Prescription medications</li> <li>• Many Part D plans have preferred pharmacies and formularies</li> </ul>




### KEY TAKEAWAY

Original Medicare includes Part A and Part B. Most people also need Part D for prescription drug coverage. Many choose a Medicare Advantage Plan (Part C) that includes Part A, Part B, and often Part D.



### TALKING TIP

Use simple language, avoid jargon, and focus on your client's needs. The goal is for them to feel informed, not overwhelmed.



**PRO TIP** Always assess your client's doctors, prescriptions, and budget. The right plan should fit their health needs and lifestyle.

# MEDICARE ADVANTAGE

More than Original Medicare.  
More benefits. More value.

Medicare Advantage (Part C) plans are an all-in-one alternative to Original Medicare. These plans are offered by private insurance companies approved by Medicare.

They include Part A (hospital), Part B (medical), and often Part D (prescription drug coverage)—and may include extra benefits.

## KEY FEATURES & BENEFITS



### ALL-IN-ONE COVERAGE

Combines Part A, Part B, and often Part D for convenience.



### EXTRA BENEFITS

Many plans include dental, vision, hearing, fitness, and more.



### POTENTIAL SAVINGS

May have lower out-of-pocket costs compared to Original Medicare.



### CARE COORDINATION

Many plans include care management to help keep members healthy.



### PRESCRIPTION DRUG COVERAGE

Most plans include Part D coverage with preferred pharmacies.



### LOCAL PLAN OPTIONS

Plans vary by county—more options where you live.

## MEDICARE ADVANTAGE vs. ORIGINAL MEDICARE

### MEDICARE ADVANTAGE (PART C)

- ✓ All-in-one coverage (A, B, and often D)
- ✓ Extra benefits like dental, vision, fitness
- ✓ May have lower out-of-pocket costs
- ✓ Network-based (varies by plan)
- ✓ Annual out-of-pocket maximum (varies by plan)

VS.

### ORIGINAL MEDICARE (PART A & B)

- ✓ Separate Parts A and B
- ✓ Add a separate Part D plan for drugs
- ✓ No annual out-of-pocket maximum
- ✓ See any doctor or hospital that accepts Medicare
- ✓ May pay more out-of-pocket



### PRO TIP

Compare plans each year during AEP. Benefits, networks, and costs can change. The right plan today may not be the best plan next year.



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# UNDERSTANDING MEDICARE PART D PRESCRIPTION COVERAGE

Medicare Part D helps cover the cost of prescription drugs. Plans have different formularies, costs, and pharmacy networks. Helping clients understand their options can lead to better savings and better health.



## WHY PART D MATTERS

- ✓ Prescription drugs can be expensive.
- ✓ Part D coverage can lower out-of-pocket costs.
- ✓ Most people pay a late enrollment penalty if they go without creditable Part D coverage.

## 2026 PART D COVERAGE STAGES



**THINGS TO CONSIDER**

- ✓ Review your medications and confirm they are on the plan's formulary.
- ✓ Compare copays/coinsurance at your preferred pharmacy.
- ✓ Look at total yearly drug costs, not just premiums.
- ✓ Review plan options every year during AEP (October 15 – December 7).

**EXTRA HELP**

Some clients may qualify for Extra Help (Low-Income Subsidy) to lower their Part D costs.

- ✓ Eligibility is based on income and resources.
- ✓ Extra Help can lower premiums, deductibles, and copays.

**PRO TIP** | Always review your client's medications, preferred pharmacy, and total costs to find the best Part D plan for their needs.

**IMPORTANT DATES TO REMEMBER**

**OCT 15 – DEC 7, 2026**  
Annual Election Period (AEP) for plan changes.

**JAN 1, 2027**  
Coverage begins for plans selected during AEP.

**LOOKING AHEAD TO 2027**

Plans and benefits can change. Stay informed during AEP to ensure the right coverage for 2027.

# MEDICARE ADVANTAGE (PART C) PLANS



**ALL-IN-ONE. MORE BENEFITS.  
MORE VALUE.**

Medicare Advantage plans often include additional benefits not available with Original Medicare, such as dental, vision, hearing, fitness, and more.

Medicare Advantage (Part C) plans are an all-in-one alternative to Original Medicare. These plans are offered by private insurance companies approved by Medicare.

They must include Part A (hospital) and Part B (medical), and most include Part D (prescription drug coverage) — and may include extra benefits.

## KEY FEATURES & BENEFITS



### ALL-IN-ONE COVERAGE

Includes Part A, Part B, and often Part D in one convenient plan.



### EXTRA BENEFITS

Many plans include dental, vision, hearing, fitness, and more.



### POTENTIAL SAVINGS

May have lower out-of-pocket costs compared to Original Medicare.



### CARE COORDINATION

Many plans include care management to help members stay healthy.



### PRESCRIPTION DRUG COVERAGE

Most plans include Part D coverage with preferred pharmacies.



### LOCAL PLAN OPTIONS

Plans vary by county—more options where you live.

## MEDICARE ADVANTAGE (PART C) vs. ORIGINAL MEDICARE (PART A & B)

### MEDICARE ADVANTAGE (PART C)

- ✓ All-in-one plan (Parts A, B, and often D)
- ✓ Extra benefits like dental, vision, hearing, and fitness
- ✓ May have lower out-of-pocket costs
- ✓ Network-based (varies by plan)
- ✓ Annual out-of-pocket limit on medical and prescription drug costs
- ✓ Care coordination and wellness programs

VS.

### ORIGINAL MEDICARE (PART A & B)

- ✓ Separate Parts A and B
- ✓ Add a separate Part D plan for drugs
- ✓ No annual out-of-pocket limit
- ✓ See any doctor or hospital that accepts Medicare
- ✓ May pay more out-of-pocket
- ✓ You manage your own care



### THINGS TO CONSIDER

- Review provider networks to ensure your doctors and hospitals are included.
- Compare total yearly costs, not just premiums.
- Look at extra benefits and how you will use them.
- Review plan options every year during AEP.



### TALKING TIP

Ask about your clients' doctors, prescription needs, and budget. The right plan should fit their health needs and lifestyle.



### PRO TIP

Compare plans each year during AEP. Benefits, networks, and costs can change. **The right plan today may not be the best plan next year.**



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# CHOOSING THE RIGHT PLAN

Every client's needs are unique. The right plan depends on their health, medications, budget, and lifestyle.

Use these key factors to help guide your clients to a plan that provides the best overall value.



## WHAT TO KNOW

- ✓ There are many plan options.
- ✓ Benefits, networks, and costs can vary widely.
- ✓ Review options every year during AEP.
- ✓ The best plan this year may not be the best next year.

## WHICH PATH IS RIGHT FOR YOUR CLIENT?

### MEDICARE ADVANTAGE (PART C)



- All-in-one coverage (Parts A, B, and often Part D)
- Extra benefits like dental, vision, hearing, fitness, and more
- May have lower out-of-pocket costs
- Must use plan's network (except in emergencies)
- Plan premiums vary; some \$0 plan premiums available



Good for clients who want extra benefits, coordinated care, and predictable costs.

### ORIGINAL MEDICARE (PART A & B)



- Separate Parts A and B
- Add a separate Part D plan for drugs
- No annual out-of-pocket limit
- Can see any doctor or hospital that accepts Medicare
- May pay more out-of-pocket
- More flexibility to manage your own care



Good for clients who want provider choice and don't mind higher out-of-pocket costs.

## 2026-2027 UPDATES TO KNOW



### 2026 PART D UPDATES

- ✓ Maximum Part D deductible: **\$615** in 2026
- ✓ Out-of-pocket limit for covered Part D drugs: **\$2,100** in 2026
- ✓ No coverage gap (donut hole). Three simple stages: Deductible, Initial Coverage, Catastrophic.



### 2026 MA & PART D STAR RATINGS

Plans continue to be rated on quality and performance. Star Ratings are updated annually and can help clients compare plan quality. (Ratings for 2026 available at Medicare.gov.)



### 2027 ENROLLMENT PROCESS CHANGES

CMS is implementing updates to improve the enrollment experience, including enhanced consumer communications and streamlined processes. (Details subject to final implementation.)



### ANNUAL REVIEW IS ESSENTIAL

Benefits, networks, premiums, and drug costs can change every year. Encourage clients to review their options during AEP to stay in the plan that best meets their needs.



### TIPS FOR SUCCESS

- ✓ Know your client's doctors and medications.
- ✓ Review total costs: premiums, copays, and deductibles.
- ✓ Look at extra benefits and how your client will use them.
- ✓ Revisit plans every year during AEP (Oct 15 – Dec 7).



### PRO TIP

The right plan supports your client's health and their budget. Take the time to compare—your guidance makes all the difference.



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# ENROLLMENT PERIODS

## 2026-2027

Knowing when your clients can enroll, change, or disenroll helps ensure they have the right coverage at the right time.



### IMPORTANT TO REMEMBER

- ✓ Dates and rules apply to Medicare Advantage and Part D plans.
- ✓ Some circumstances may qualify for a Special Enrollment Period (SEP).
- ✓ Plans, networks, and costs can change each year.

### KEY ENROLLMENT PERIODS

				
<p><b>ANNUAL ELECTION PERIOD (AEP)</b></p> <p><b>OCTOBER 15 – DECEMBER 7, 2026</b></p> <p>The main time to enroll in, change, or disenroll from a Medicare Advantage or Part D plan. Coverage starts January 1, 2027.</p>	<p><b>MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD (MA OEP)</b></p> <p><b>JANUARY 1 – MARCH 31, 2027</b></p> <p>If your client has a Medicare Advantage plan, they can make one change to another MA plan or return to Original Medicare (and join a Part D plan) during this time.</p>	<p><b>GENERAL ENROLLMENT PERIOD (GEP)</b></p> <p><b>JANUARY 1 – MARCH 31, 2027</b></p> <p>For clients who didn't enroll in Part A and/or Part B when first eligible. Coverage may be subject to late enrollment penalties.</p>	<p><b>SPECIAL ENROLLMENT PERIOD (SEP)</b></p> <p><b>VARIES</b></p> <p>Available for qualifying life events such as loss of other coverage, moving, or certain plan changes. Dates depend on the specific situation.</p>	<p><b>ANNUAL DISENROLLMENT PERIOD</b></p> <p><b>JANUARY 1 – FEBRUARY 14, 2027</b></p> <p>For those in Medicare Advantage plans to switch to Original Medicare and join a Part D plan.</p>

### WHAT'S AHEAD FOR 2027

 <p><b>STAR RATINGS MATTER</b></p> <p>2027 Star Ratings will reflect plan performance in 2025. Higher-rated plans may offer more benefits and extra savings.</p>	 <p><b>MORE TRANSPARENCY &amp; CHOICE</b></p> <p>CMS continues to enhance plan comparison tools, benefit transparency, and consumer experience.</p>	 <p><b>ENROLLMENT EXPERIENCE IMPROVEMENTS</b></p> <p>CMS is implementing updates to simplify the enrollment process, improve communications, and reduce unwarranted barriers.</p>	 <p><b>STAY INFORMED EACH YEAR</b></p> <p>Benefits, networks, and costs can change annually. Encourage clients to review their plan every year during AEP.</p>
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### PRO TIP

Encourage clients to review their coverage every year during AEP. The right plan today may not be the best plan next year.



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# MEDICARE SUPPLEMENT (MEDIGAP) PLANS



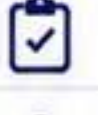





Medicare Supplement (Medigap) plans help pay some of the “gaps” in Original Medicare (Part A & Part B). These plans are standardized and sold by private insurance companies.



## WHY MEDIGAP MATTERS

- ✔ Helps cover costs Original Medicare doesn't pay, like deductibles, copayments, and coinsurance.
- ✔ Provides predictable out-of-pocket costs.
- ✔ Allows you to see any doctor or hospital that accepts Medicare.
- ✔ Works anywhere in the U.S.

## WHAT MEDIGAP PLANS COVER

BENEFITS	PLAN G	PLAN N	PLAN HIGH D	PLAN F* (NOT AVAILABLE TO NEW ENROLLEES)
 Part A Hospital Coinsurance & Costs (up to an additional 365 days after Medicare benefits are used)	✔	✔	✔	✔
 Part B Coinsurance or Copayment	✔	Copays may apply (up to \$20 for some office visits and up to \$50 for ER)	Copays may apply (up to \$50)	✔
 Blood (First 3 Pints)	✔	✔	✔	✔
 Part A Hospice Care Coinsurance or Copayment	✔	✔	✔	✔
 Skilled Nursing Facility Coinsurance	✔	Copays may apply (up to \$50/day for up to 100 days)	Copays may apply (up to \$50/day for up to 100 days)	✔
 Part A Deductible	✔	✔	✔ (50%)	✔
 Part B Deductible	✔	✗	✔ (50%)	✔
 Foreign Travel Emergency (Up to Plan Limits)	✔	✔	✔	✔



## GOOD TO KNOW

- Plans are standardized by Medicare.
- Benefits are the same regardless of the insurance company.
- Plan availability varies by state.
- You must have Medicare Part A & B to buy a Medigap plan.

\*Plan F is closed to new enrollees. Those who were eligible before 2020 may keep their Plan F.



## THINGS TO CONSIDER

- Compare monthly premiums and out-of-pocket costs.
- Review plan ratings and company financial strength.
- Understand underwriting rules in your state.
- Think about your current health and future needs.



## TALKING TIP

Medigap plans help protect your clients from large, unexpected medical bills and give them the flexibility to see any Medicare-approved provider.



## PRO TIP

Enrollment rules and plan availability can vary by state. Always review your client's options during AEP and throughout the year.



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# PROGRAMS THAT CAN HELP PAY FOR MEDICARE COSTS

Some clients may qualify for programs that can help pay for Medicare premiums, deductibles, copayments, and prescription drugs.

Eligibility is based on income and resources and varies by state.



## WHY THESE PROGRAMS MATTER

- ✓ Lower out-of-pocket costs
- ✓ Help clients keep more of their income
- ✓ May include help with premiums, deductibles, and prescription drugs
- ✓ Can make a big difference in a client's overall healthcare budget

## HELPFUL PROGRAMS



### EXTRA HELP (LOW-INCOME SUBSIDY – LIS)

Helps pay for Medicare Part D prescription drug costs.

#### MAY HELP PAY FOR:

- Part D plan premium
- Annual deductible
- Copayments or coinsurance
- Coverage gap costs
- Catastrophic coverage coinsurance



Apply through Social Security or your State Medicaid Office.



### MEDICARE SAVINGS PROGRAMS (MSPs)

May help pay for Medicare Part A and/or Part B premiums.

#### TYPES OF MSPs:

- ✓ **QMB (Qualified Medicare Beneficiary)**  
Pays for Part A & Part B premiums, deductibles, and copayments.
- ✓ **SLMB (Specified Low-Income Medicare Beneficiary)**  
Pays for Part B premium.
- ✓ **QI (Qualifying Individual)**  
Pays for Part B premium.
- ✓ **QDWI (Qualified Disabled & Working Individuals)**  
Pays for Part A premium.



Apply through your State Medicaid Office.



### STATE PHARMACEUTICAL ASSISTANCE PROGRAMS (SPAPs)

State programs that may help pay for prescription drugs.

#### MAY HELP PAY FOR:

- Part D premiums
- Deductibles
- Copayments or coinsurance
- Coverage gap costs



Contact your State Health Insurance Assistance Program (SHIP) for more information.



## GOOD TO KNOW



Eligibility is based on income, resources, and state rules.



Clients must reapply each year to keep these benefits.



Encourage clients to apply early—benefits are not automatic.

## 2026–2027 UPDATES TO KNOW



### LIS RESOURCE LIMITS INCREASED

For 2026, the full Extra Help resource limit increased to \$17,600 for individuals and \$35,130 for married couples living together.  
(Medicare.gov)



### PREMIUMS MAY CHANGE IN 2027

Social Security and CMS annually announce updates to Part B premiums and income-related adjustments (IRMAA) for the following year.



### MSP & LIS RULES MAY CHANGE

States may update income and resource limits and benefit structures each year. Check with your State Medicaid Office or SHIP.



### STAY INFORMED FOR 2027

Encourage clients to review their eligibility annually and watch for updates during AEP (Oct 15 – Dec 7, 2026) for 2027 coverage.



## PRO TIP

These programs can significantly reduce your clients' out-of-pocket costs. Encourage eligible clients to apply—benefits can't be applied retroactively.



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# UNDERSTANDING MEDICARE PART D PRESCRIPTION COVERAGE

Medicare Part D helps cover the cost of prescription drugs. Plans are offered by private insurance companies approved by Medicare.

In 2026, Medicare Part D has a simplified structure with three coverage stages.



## KEY POINTS

- ✔ Part D is optional but recommended for most people.
- ✔ Costs and covered drugs vary by plan.
- ✔ All plans must cover at least 2 drugs in each category and cannot deny coverage due to health status.
- ✔ Once you reach the out-of-pocket limit in 2026, covered Part D drugs cost \$0 for the rest of the year.

## 2026 PART D COVERAGE STAGES



**GOOD TO KNOW**

Out-of-pocket costs count toward the \$2,100 limit.

The limit resets January 1 each year.

Premiums and deductibles do not count toward the \$2,100 limit.

Plans may offer lower copays for preferred pharmacies or mail order.

## 2026-2027 UPDATES TO KNOW

**PART D OUT-OF-POCKET LIMIT INCREASED**

The maximum out-of-pocket limit for covered Part D drugs is **\$2,100** in 2026. (It was \$2,000 in 2025.)

**COVERAGE GAP ELIMINATED**

The "donut hole" is gone. You move from the Initial Coverage Stage directly to Catastrophic Coverage.

**PLAN QUALITY MATTERS**

CMS continues to use Star Ratings to evaluate plan quality. Higher-rated plans may offer better value and service.

**2027 PLAN CHANGES POSSIBLE**

The 2027 Final Rule (issued April 2026) includes updates to Part D plan operations, Star Ratings, and the enrollment process. (Details subject to change.)


**TIPS FOR SUCCESS**

✔ Review your clients' medications and pharmacy needs.

✔ Compare total annual costs, not just monthly premiums.

✔ Check formulary coverage and drug tiers.

✔ Review plan options every year during AEP (Oct 15 – Dec 7).



**PRO TIP**

The right Part D plan can help your clients save money and get the medications they need. Encourage an annual review to find the best fit each year.

# HOW PART D PLANS DETERMINE YOUR COSTS IN 2026 AND 2027

Part D plans use a formulary (list of covered drugs) and a cost-sharing structure to determine what you pay. Each plan can vary.



## IMPORTANT TO REMEMBER

- Review your plan's formulary every year.
- Check drug tiers—costs can vary by tier.
- Generic drugs are usually the lowest cost option.
- Preferred pharmacies may offer lower copays.
- Your costs can change if your drugs change tiers or are no longer covered.

## KEY PART D COST COMPONENTS



### MONTHLY PREMIUM

The amount you pay each month for your Part D plan. Costs vary by plan.



### ANNUAL DEDUCTIBLE

You pay 100% of your covered Part D drugs until you meet the deductible.

**2026 Maximum Deductible: \$615**



### COPAYS OR COINSURANCE

After your deductible, you pay a set copay or a percentage of the drug cost (coinsurance) based on the tier.



### COVERAGE GAP (ELIMINATED)

The "donut hole" is gone. You move from the Initial Coverage Stage directly to Catastrophic Coverage.



### OUT-OF-POCKET LIMIT

Once you reach the 2026 out-of-pocket limit of **\$2,100**, you pay \$0 for covered Part D drugs for the rest of the year.



## GOOD TO KNOW

- The out-of-pocket limit applies only to covered Part D drugs.
- Premiums and deductibles do not count toward the \$2,100 out-of-pocket limit.
- Some plans offer lower copays for preferred pharmacies.
- Mail-order pharmacies may offer 90-day supplies at lower costs.

## 2026–2027 UPDATES TO KNOW



### OUT-OF-POCKET LIMIT INCREASE

The maximum out-of-pocket limit for covered Part D drugs is **\$2,100** in 2026. (It was \$2,000 in 2025.)



### COVERAGE GAP ELIMINATED

The "donut hole" is gone. You move from the Initial Coverage Stage directly to Catastrophic Coverage.



### PLAN QUALITY MATTERS

CMS continues to use Star Ratings to evaluate plan quality. Higher-rated plans may offer better value and service.



### 2027 PLAN CHANGES POSSIBLE

The 2027 Final Rule (issued April 2026) includes updates to Part D operations, Star Ratings, and the enrollment process. (Details subject to change.)

## TIPS FOR SUCCESS



Review your plan each year during AEP (Oct 15 – Dec 7).



Check your drugs to make sure they are still covered.



Compare total costs, not just monthly premiums.



Consider preferred pharmacies and mail-order options.



Talk to your agent about plan changes and lower-cost options.



## PRO TIP

A few minutes of review each year can lead to significant savings and better coverage for your clients.



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# PART D DRUG TIERS: WHAT THEY MEAN FOR YOU





Part D plans organize covered drugs into “tiers.” The tier your medication is on determines how much you pay.



## KEY TAKEAWAYS

- ✓ Lower tiers = lower copays/coinsurance.
- ✓ Tier placement can change every year.
- ✓ Always check your medications during Annual Enrollment.
- ✓ Generic drugs are typically in the lowest tiers.
- ✓ Preferred pharmacies may offer lower copays.

## COMMON PART D DRUG TIERS

TIER	WHAT IT TYPICALLY INCLUDES	YOUR COST*
<b>TIER 1</b> Preferred Generics	Most generic medications	 Lowest copays
<b>TIER 2</b> Preferred Brands	Many brand-name drugs and some generics	 Moderate copays
<b>TIER 3</b> Non-Preferred Brands	Higher-cost brand-name drugs	 Higher copays
<b>TIER 4</b> Specialty	High-cost specialty drugs	 Highest copays

## EXAMPLE: HOW TIERS AFFECT YOUR COPAY

These are example copays. Actual costs vary by plan.

 <b>TIER 1</b> Preferred Generic	<b>EXAMPLE COPAY</b> <b>\$5 – \$15</b>
 <b>TIER 2</b> Preferred Brand	<b>EXAMPLE COPAY</b> <b>\$15 – \$45</b>
 <b>TIER 3</b> Non-Preferred Brand	<b>EXAMPLE COPAY</b> <b>\$45 – \$90</b>
 <b>TIER 4</b> Specialty	<b>EXAMPLE COPAY</b> <b>\$90+</b>

\*Your actual costs depend on your plan’s formulary and cost-sharing structure.

## WHAT YOU CAN DO



Review your medications every year during AEP to confirm they are covered and check their tiers.



Ask your doctor if there are lower-tier alternatives.



Use preferred pharmacies to help lower your costs.



Changes can happen yearly—stay informed during AEP.



## GOOD TO KNOW

- Drugs can move to a different tier each year.
- Some drugs may require prior authorization or step therapy.
- Mail-order and 90-day supplies can often save you money.
- If a drug you take is not covered, talk to your doctor about other options.

## 2026–2027 UPDATES TO KNOW



### OUT-OF-POCKET LIMIT REMAINS \$2,100 IN 2026

Once you reach the limit, covered Part D drugs cost \$0 for the rest of the year.



### COVERAGE GAP ELIMINATED

The “donut hole” is gone. You move directly from the Initial Coverage Stage to Catastrophic Coverage.



### PLAN QUALITY MATTERS

CMS continues to use Star Ratings to evaluate plan quality. Higher-rated plans may offer better value and service.



### 2027 PLAN CHANGES POSSIBLE

Updates to Part D operations, Star Ratings, and the enrollment process are possible in 2027. (Details subject to change.)



## PRO TIP

Checking your drug tiers each year can help you avoid surprises and keep more money in your pocket.



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# EXTRA HELP (LIS): ADDITIONAL SUPPORT THAT CAN HELP

Extra Help, also known as the Low-Income Subsidy (LIS), is a program from Social Security that helps pay for Medicare prescription drug costs.

Many clients who qualify for Extra Help pay less for premiums, deductibles, and copays.



## WHY EXTRA HELP MATTERS

- ✓ Lowers or eliminates Part D plan premiums
- ✓ Reduces annual deductibles
- ✓ Lowers copayments and coinsurance
- ✓ Helps protect against high drug costs
- ✓ May close the Coverage Gap (donut hole)
- ✓ Can help with mail-order and 90-day retail costs

## WHO MAY QUALIFY?

### HOW EXTRA HELP LOWERS COSTS (2026)



You may qualify for Extra Help if your income and resources are within these limits.

#### Income Limits (2026)

- Individual: \$23,475 or less
- Married (living together): \$31,725 or less

#### Resource Limits (2026)

- Individual: \$17,600 or less
- Married (living together): \$35,130 or less

Note: Limits may vary by state. Some states have higher limits. (Source: Social Security Administration)

COST COMPONENT	WITHOUT EXTRA HELP	WITH EXTRA HELP
 <b>Monthly Plan Premium</b> What you pay each month for your Part D plan.	You pay the full plan premium (varies by plan).	<b>\$0</b> Most plan premiums are fully covered.
 <b>Annual Deductible</b> What you pay before your plan starts to pay.	Up to \$615	<b>\$0</b> Deductible is waived.
 <b>Copays &amp; Coinsurance</b> What you pay for your prescriptions.	Varies by tier and plan (can be higher).	<b>Significantly lower</b> (set by Social Security).
 <b>Coverage Gap (Donut Hole)</b> What you pay in the coverage gap.	You pay up to 25% of drug costs.	Extra Help may eliminate the gap for many clients.
 <b>Mail-Order / 90-Day Retail</b> What you pay for up to a 90-day supply.	Higher copays in most plans.	<b>Lower copays and better savings.</b>

Note: Benefit amounts and cost shares are set by Social Security and may change each year.



## GOOD TO KNOW



Extra Help is not automatic—you must apply.



You can apply at any time during the year.



Once approved, Extra Help lasts as long as you qualify.



Reapply each year—Social Security will review your eligibility.

## 2026–2027 UPDATES TO KNOW



### STRONGER SAVINGS

Extra Help continues to provide significant savings on premiums, deductibles, and copays in 2026 and 2027.



### INFLATION PROTECTION

Cost-sharing amounts may adjust slightly, but Extra Help continues to protect clients from higher out-of-pocket drug costs.



### MORE CLIENTS MAY QUALIFY

Encourage clients to recheck annually—life changes may make them eligible.



### EASY TO APPLY

Apply online, by phone, or at your local Social Security Office.



## PRO TIP

Encourage clients to apply even if they think they might not qualify. Many clients are surprised to find out they do!



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# MAIL-ORDER & 90-DAY SUPPLY: CONVENIENCE THAT SAVES YOU MONEY

Many Part D plans allow you to get a 90-day supply of your medications. Using mail-order or preferred pharmacies can lower your costs and save you time.



## KEY BENEFITS

- ✓ Lower copays for 90-day supplies
- ✓ Delivered right to your door
- ✓ Fewer trips to the pharmacy
- ✓ Easy refills and reminders available
- ✓ Great option for maintenance medications you take regularly

## MAIL-ORDER VS. RETAIL: WHY 90-DAY MAKES SENSE

FEATURE	RETAIL (30-DAY SUPPLY)	MAIL-ORDER (90-DAY SUPPLY)
 <b>COPAY/COST</b>	Higher copay per fill	Lower copays (often 2 copays for 3 months)
 <b>CONVENIENCE</b>	More trips to the pharmacy	Delivered to your home
 <b>TIME SAVINGS</b>	Refill every month	Refill every 3 months
 <b>OVERALL SAVINGS</b>	Typically higher yearly cost	Typically lower yearly cost
 <b>BEST FOR</b>	Short-term or new medications	Long-term, maintenance medications



## GOOD TO KNOW

- Not all medications are available through mail-order.
- You may still use retail pharmacies for short-term or urgent needs.
- Check with your plan or pharmacist to confirm if your medication is eligible for 90-day supply.
- Some plans and medications require maintenance choice or prior authorization.
- You can change between retail and mail-order options anytime.

## TIPS FOR USING MAIL-ORDER



**1. CHECK ELIGIBILITY**  
Confirm your medication is available through your plan's mail-order program.



**2. COMPARE COSTS**  
A 90-day supply is usually cheaper than three 30-day fills.



**3. ORDER AHEAD**  
Plan ahead and order refills early to avoid running out.



**4. KEEP TRACK**  
Note the delivery date and keep track of your refills.



**5. GET HELP**  
Contact your plan or pharmacy if you have questions.

## 2026-2027 UPDATES TO KNOW



### LOWER COPAYS THROUGH MAIL-ORDER

Many plans continue to offer lower copays for 90-day supplies in 2026 and 2027.



### MORE MEDICATIONS ELIGIBLE

More Part D plans are adding medications to their mail-order programs.



### FAST & RELIABLE DELIVERY

Expect improved delivery times and tracking options.



### DIGITAL TOOLS MAKE IT EASY

Manage orders, refills, and reminders online or through your plan's app.



## PRO TIP

If you take a medication regularly, switching to a 90-day mail-order supply can save you money, time, and trips to the pharmacy.



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# THE BIG PICTURE: MORE VALUE, BETTER PROTECTION, REAL SAVINGS

The Part D redesign, new benefits, and smart plan choices work together to give your clients better coverage and more peace of mind.



## THE BOTTOM LINE

- ✓ Lower out-of-pocket costs for most clients
- ✓ Stronger protection from high drug costs
- ✓ More predictable spending
- ✓ Better overall value and service

## HOW IT ALL WORKS TOGETHER



## WHAT TO REVIEW WITH CLIENTS



## LOOKING AHEAD: 2026 AND BEYOND



### PRO TIP

A few minutes of review each year can lead to significant savings, stronger coverage, and happier clients. Thank you for being a trusted partner in their health and well-being!



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# NEXT STEPS: WE'RE HERE TO HELP EVERY STEP OF THE WAY

Your clients count on you to help them make the right decisions. We're here to make it easy—with the tools, resources, and support you need.



## WHY PARTNER WITH US?

- ✓ Personalized support from real people
- ✓ Plan comparisons and recommendations
- ✓ Ongoing training and resources
- ✓ Marketing materials and brochures
- ✓ Fast, accurate service when you need it
- ✓ A partner you can count on

## YOUR NEXT STEPS



1

### REVIEW & COMPARE

Review plan options, drug tiers, and costs to find the best fit for your clients.



2

### TALK WITH YOUR AGENT TEAM

We're here to answer questions and help you feel confident in your choices.



3

### ENROLL WITH CONFIDENCE

We'll help you complete the enrollment process accurately and on time.



4

### PREPARE FOR AEP

Stay informed, plan ahead, and be ready to help more clients during AEP.



5

### COUNT ON US—ALL YEAR LONG

From changes to claims, we're here for you and your clients.



## GOOD TO KNOW

- Plan benefits and costs can change each year.
- Encourage clients to review their coverage annually.
- We'll notify you of important updates and changes.
- You can always reach out with questions or for help with plan changes.

## LOOKING AHEAD: 2026 AND BEYOND



### STRONGER PROTECTIONS

Part D redesign closed the donut hole and capped out-of-pocket costs.

More predictable costs for your clients.



### CONTINUED IMPROVEMENTS

CMS continues to evaluate and improve plan quality and member experience.

Better plans, better outcomes.



### MORE OPTIONS, MORE VALUE

New and enhanced plans may offer more benefits and lower costs.

More choices to meet client needs.



### WE'RE HERE FOR YOU

Your success is our priority. We're committed to helping you grow your business and serve your clients.

Together, we make a difference.

## TOOLS & RESOURCES AVAILABLE



### PLAN COMPARISON TOOLS

Compare plans side-by-side to find the right fit.



### MARKETING MATERIALS & BROCHURES

Customizable materials to help you educate your clients.



### TRAINING & WEBINARS

Stay up to date with training on products, rules, and best practices.



### ENROLLMENT SUPPORT

We're here to help with applications, plan changes, and more.



### DEDICATED AGENT SUPPORT

Reach us by phone, email, or online—whenever you need us.



## PRO TIP

A great client experience today leads to referrals and retention tomorrow. We're here to help you every step of the way!



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# YOUR PLAN, YOUR WAY: OPTIONS TO FIT YOUR NEEDS

Part D plans offer choices. Understanding your options can help you find the right fit for your health, your lifestyle, and your budget.







## THERE IS NO ONE-SIZE-FITS-ALL PLAN

Plans can vary in:

- ✓ Monthly premiums
- ✓ Drug coverage and formularies
- ✓ Pharmacy networks
- ✓ Copays and coinsurance
- ✓ Extra benefits

We'll help you find the plan that's right for you.

## TYPES OF PART D PLANS

PDP: STAND-ALONE PRESCRIPTION DRUG PLAN	MA-PD: MEDICARE ADVANTAGE PRESCRIPTION DRUG PLAN	PFFS: PRIVATE FEE-FOR-SERVICE PRESCRIPTION DRUG PLAN	MSA: MEDICAL SAVINGS ACCOUNT PLAN (RARE)
 <ul style="list-style-type: none"> <li>• For clients with Original Medicare</li> <li>• Covers prescription drugs only</li> <li>• Can be added to any Medicare Supplement plan</li> </ul>	 <ul style="list-style-type: none"> <li>• Prescription drug coverage included</li> <li>• May include extra benefits like dental, vision, and hearing</li> <li>• All-in-one plan—Part A, Part B, and Part D</li> </ul>	 <ul style="list-style-type: none"> <li>• Combines benefits of Original Medicare and a Part D plan</li> <li>• Freedom to see any Medicare-approved provider</li> <li>• May have higher out-of-pocket costs</li> </ul>	 <ul style="list-style-type: none"> <li>• High-deductible health plan</li> <li>• Funded medical savings account</li> <li>• Pays for medical and prescription drug expenses</li> </ul>



Not sure which option is best? We'll compare plans side-by-side to help you decide.

## KEY FACTORS TO CONSIDER

-  **YOUR MEDICATIONS** – Make sure your prescriptions are covered.
-  **TOTAL COST** – Look at premiums, deductibles, copays, and annual out-of-pocket costs.
-  **PHARMACY OPTIONS** – Check if your preferred pharmacies are in-network.
-  **EXTRA BENEFITS** – Some plans offer added perks that matter most to you.
-  **FLEXIBILITY** – Consider how often plan changes may occur and how that impacts you.

## ANNUAL OPPORTUNITIES TO MAKE CHANGES

-  **ANNUAL ELECTION PERIOD (AEP)**  
OCTOBER 15 – DECEMBER 7  
Change your plan for coverage starting January 1.
-  **MEDICARE ADVANTAGE OPEN ENROLLMENT (MA OEP)**  
JANUARY 1 – MARCH 31  
Switch to a different Medicare Advantage Plan or return to Original Medicare.
-  **SPECIAL ENROLLMENT PERIODS (SEP)**  
May be available if you qualify due to certain life events or plan changes.  
  
Outside of these times, you may have to wait until the next AEP to make a change.

## WE'RE HERE TO HELP

-  Personalized plan comparisons
-  Expert recommendations
-  Ongoing support all year long



## PRO TIP

Review your plan every year—your needs can change, and so can your best option. A few minutes of review now can lead to better coverage and more savings!



**LET'S FIND THE RIGHT PLAN FOR YOU.** We'll walk with you every step of the way.



Work with us.  
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# YOU HAVE THE TOOLS. YOU MAKE THE DIFFERENCE.

This Agent Toolkit is here to support you every step of the way. Use it as your go-to resource to serve your clients, grow your business, and stay confident in a changing landscape. Thank you for being an important part of the Advantage Plus family!



## YOU'RE EQUIPPED FOR SUCCESS

You now have the resources, knowledge, and support to:

- ✔ Help clients find the right coverage
- ✔ Save them money
- ✔ Make the enrollment process easier
- ✔ Build lasting relationships
- ✔ Grow your business

## QUICK REFERENCE: YOUR AGENT TOOLKIT IN ACTION



### 1. KNOW YOUR CLIENT

Review their needs, current coverage, and medications. Listen, ask questions, and take notes.



### 2. EXPLORE OPTIONS

Use plan comparison tools and resources to find the best fit for their health and budget.



### 3. ENROLL WITH CONFIDENCE

Guide clients through enrollment and confirm important details.



### 4. SUPPORT ALL YEAR LONG

Be their go-to resource for questions, changes, and life events.



### 5. GROW YOUR BUSINESS

Stay informed, build relationships, and look for new opportunities to help more clients.

## KEY RESOURCES AT YOUR FINGERTIPS



### AGENT PORTAL

Access plan materials, enrollment tools, commissions, and more.



### TRAINING & WEBINARS

Stay up to date with product training, compliance, and best practices.



### MARKETING MATERIALS

Use customizable brochures, flyers, and digital content.



### SUPPORT TEAM

We're here to help—before, during, and after enrollment.



### MOBILE APP

Manage clients, view updates, and access resources on the go.

## KEEP LEARNING. KEEP GROWING.



The more you know, the more value you can provide. Take advantage of ongoing training, certifications, and resources to sharpen your skills and grow your business.

### RECOMMENDED ACTIONS

- ✔ Complete annual certifications
- ✔ Attend product training and webinars
- ✔ Review this toolkit regularly
- ✔ Connect with your upline for support and ideas
- ✔ Share what you learn with your team



**YOU'RE NOT ALONE.**

We're in this together. Your success is our success.

*Thank you for partnering with Advantage Plus!*



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**THANK YOU FOR USING THE ADVANTAGE PLUS AGENT TOOLKIT!**





## WHY IT MATTERS

- ✓ Serve more client needs
- ✓ Build year-round income
- ✓ Cross-sell with confidence
- ✓ Grow retention and referrals

# ACCESS THE FULL PRODUCT PORTFOLIO

One partnership. Multiple product lines.  
More opportunities to serve clients and grow your business.

## PRODUCT LINES AVAILABLE THROUGH ADVANTAGE PLUS



### 1 MEDICARE ADVANTAGE

Access a broad portfolio of Medicare Advantage plan options across multiple markets.



### 2 PRESCRIPTION DRUG PLANS (PART D)

Stand-alone PDP options to support clients with Original Medicare.



### 3 MEDICARE SUPPLEMENT (MEDIGAP)

Help clients who want flexibility and protection from out-of-pocket costs.



### 4 ANCILLARY PRODUCTS

Dental, vision, hearing, hospital indemnity, cancer, and other supplemental protection solutions.



### 5 LIFE INSURANCE

A broad life portfolio to help protect families and create long-term client value.



### 6 FINAL EXPENSE

Simple protection options designed to help cover end-of-life expenses.



### 7 ANNUITIES

Retirement-focused solutions for accumulation, income planning, and preservation strategies.



### 8 INDIVIDUAL & GROUP HEALTH

ACA, Covered California, Nevada Health Link, under-65 health options, and group opportunities.



## ADDITIONAL OPPORTUNITIES



Hospital Indemnity



Dental & Vision



Short-Term Care / Supplemental



Under-65 Health



Cross-Selling Opportunities

## WHAT THIS MEANS FOR AGENTS



Offer solutions beyond AEP



Increase revenue per household



Create deeper client relationships



Build a more stable and diversified book of business



## PRO TIP

The broader your portfolio, the easier it is to meet more needs, create more opportunities, and grow your business year-round.



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# NO-COST RESOURCES TO HELP YOU GROW

Real support. Real tools. Real value for agents at Advantage Plus.



## WHY IT MATTERS

- ✓ Lower your business expenses
- ✓ Launch faster with the right tools
- ✓ Focus more on selling and serving clients
- ✓ Build long-term growth with less overhead

### WHAT YOU GET AT NO COST



#### 1 FREE E&O COVERAGE

Protection to help support your Medicare business.



#### 2 EVENTS PAID FOR

Support for seminars, health fairs, and approved community events.



#### 3 50% CO-OP ON LEADS

Shared marketing support to help you generate new opportunities.



#### 4 FREE BUSINESS CARDS

Professional branded business cards for your outreach.



#### 5 FREE MARKETING SUPPLIES

Flyers, handouts, and materials to support local marketing.



#### 6 FREE CRM PORTAL

Access to your CRM, quoting tools, enrollment resources, and more.



#### 7 TRAINING & WEBINARS

Ongoing education, product training, and business-building sessions.



#### 8 CONTRACTING & LICENSING SUPPORT

Help with onboarding, carrier setup, and licensing questions.



#### ADDITIONAL SUPPORT AVAILABLE



Agent Support Team



Quote & Enroll Tools



Compliance Guidance



Carrier Certifications



Enrollment Assistance



Provider Search Tools

### WHAT THIS MEANS FOR AGENTS



Save money on startup and operating costs



Grow faster with built-in support



Present a more professional image



Build a stronger year-round business



#### PRO TIP

The more support you have behind you, the easier it is to stay focused on production, client service, and long-term growth.



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# THANK YOU FOR PARTNERING WITH ADVANTAGE PLUS

Your growth. Your clients. Your future. We're here to help you build all three.



## WHY AGENTS CHOOSE US

- ✓ National contracts and product access
- ✓ Technology and enrollment tools
- ✓ Real training and agent support
- ✓ Long-term growth opportunities

### YOUR ADVANTAGE PLUS TOOLKIT IN ACTION



1

#### CONTRACT & GET APPOINTED

Start strong with the right setup.



2

#### LEARN & TRAIN

Stay sharp with webinars and product support.



3

#### QUOTE & ENROLL

Use tools that make selling easier.



4

#### SUPPORT CLIENTS YEAR-ROUND

Build trust and retention.



5

#### GROW YOUR BUSINESS

Expand your income and relationships.

### WHAT YOU NOW HAVE ACCESS TO



Medicare Advantage



Life Insurance



Marketing Materials



Prescription Drug Plans



Final Expense



Agent Support Team



Medicare Supplement



Annuities



Training & Webinars



Ancillary Products



CRM Portal



Compliance Guidance



## FINAL MESSAGE

At Advantage Plus, our goal is simple: give agents the tools, support, contracts, and opportunities they need to grow with confidence. We appreciate the trust you place in us and look forward to building something meaningful together.

## LET'S GROW TOGETHER



Serve more clients



Build more income



Create lasting value



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Thank you for being part of the Advantage Plus family.