

Sm&rt Med Plans Sales Script

Introduction

Hello, and thank you for your interest in Sm&rt Med Plans! My name is [Your Name], and I'm excited to share how our plans can transform your approach to healthcare expenses. Let's explore why Sm&rt Med Plans are the smart choice for supplemental coverage. It's important to note that Sm&rt Med Plans are intended to complement your primary health insurance, not replace it.

Discovering Sm&rt Med Plans

We understand that managing medical costs can be overwhelming. That's why we've designed our plans to offer broad indemnity coverage while helping to significantly reduce out-of-pocket medical expenses. Our membership plans cover a wide range of medical needs, ensuring you have access to essential services without the stress of unexpected bills.

Key Benefits

1. First Dollar Insurance Benefits

- Our membership plans include Group Benefits Fixed Indemnity Insurance, underwritten by the United States Fire Insurance Company. This insurance covers a range of medical expenses, including hospitalization, emergency care, surgeries, diagnostics, and wellness services.
- Additionally, our plans offer a Critical Illness Rider, underwritten by the United States First Insurance Company. This rider provides support during difficult times when confronted with severe conditions such as cancer, heart attacks, strokes, and more.

2. Direct Primary Care

With your Sm&rt Med membership, you gain unlimited and seamless access to in-office doctor visits, urgent care visits, and virtual consultations via Healthcare2U. You can easily schedule appointments using just one phone number, and since Direct Primary Care is not insurance, no claim forms are necessary.

Why Choose Sm&rt Med Plans?

- Accessible and Economical
 - Our plans are designed to put help you put your medical needs first. This empowers you to prioritize well-being without compromise.
- Simple Claims Process
 - While claims need to be filed to access benefits, our process is straightforward and minimizes hassle. Transparent coverage limits ensure you focus on medical needs, not paperwork.
- Tailored for Your Needs
 - Whether you're an individual, family, or entrepreneur, Sm&rt Med Plans offer personalized support to meet your unique medical needs.

Detailing the Sm&rt Med Plan for Prospective Customers

In this part of our discussion, you will delve into the key aspects of the Sm&rt Med Plan that you're considering for your potential clients. This includes explaining comprehensive information on the plan's features, disclaimers, schedule of benefits, as well as any limitations and exclusions specific to their state.

To ensure that you have access to all the necessary information, please refer to the brochure and the state-specific Certificates of Insurance. The brochure conveniently includes clickable links to these certificates for easy viewing. **It's crucial to review and confirm the client's understanding of the limitations and exclusions applicable to the state certificate where you are selling the plan.**

Before purchasing the Sm&rt Med Plan, it's important to emphasize to customers that they must have primary health coverage, as this plan is designed to complement their existing insurance.

- Disclaimers, Limitations, and Exclusions: Ensure that you cover all disclaimers, limitations, and exclusions comprehensively.
- Schedule of Benefits: Carefully review and confirm the potential client's understanding of the Schedule of Benefits for both the Sm&rt Med plan and the CI Rider you are presenting to the client. Read each item and confirm the potential client's understanding of the following:
 - Available Indemnity Amounts
 - Lifetime Maximums
 - The maximum number of days available in a Certificate Period
 - Any restrictions on benefits
 - Benefit Maximums
 - Waiting Periods
 - State Variations (if applicable)

It is essential to clearly convey that this membership plan functions as a fixed indemnity insurance plan with a critical illness rider, in addition to offering non-insurance direct primary care services. Moreover, it does not fulfill the requirements for comprehensive major medical insurance as outlined by the ACA.

Closing - Begin Your Sm&rt Med Membership Today!

Thank you for considering the UBA Sm&rt Med membership plan to support your medical needs. This plan is exclusively available to members of the United Business Association (UBA). While joining the UBA does not require you to sign up for supplemental insurance, becoming a member is essential to enroll in the Sm&rt Med plan. We are committed to assisting you in reducing a portion of your out-of-pocket medical expenses.

Are you ready to discover the benefits covered under Sm&rt Med Plans? Enrolling is simple and straightforward. Let's get started...

Enrollment Application Process

- The agent initiates the enrollment application by collecting family information such as names, addresses, dates of birth, and details about any dependents, including a spouse or child. Following this, they will address the qualifying underwriting health questions.
- If the member does not qualify based on the knockout questions:
 - Inform them that they do not qualify.
 - Provide alternative options with different types of insurance plans.
- If the member qualifies based on the underwriting questions:
 - Continue with the enrollment application.
 - Notify them that they will receive an email containing a link to finalize the enrollment process. This includes:
 - Reviewing the application
 - Agreeing to the disclaimers and notices
 - E-signing the enrollment application
- Once this is completed, the member will receive another email with a link to the Member Portal, where they can:
 - Download certificates of insurance
 - Access brochures
 - Obtain digital ID cards
 - Find claim forms
 - View copies of their enrollment forms