

# TRUGAP

TRUE GAP COVERAGE  
SPECIFICALLY FOR  
YOUR ACA CLIENTS



AGENT USE ONLY (NOT FOR CONSUMER USE)

# EVERYONE WINS WITH TRUGAP

YOUR CLIENTS WIN WITH  
BENEFITS & SAVINGS



# YOUR CLIENTS WIN WITH PREMIUM SAVINGS

LOWER PREMIUMS & SAVINGS WITH  
BRONZE ACA & TRUGAP!

## PREMIUM SAVINGS EXAMPLE

**ACA GOLD PLAN<sup>1</sup>**

\$845.78

**ACA BRONZE PLAN<sup>2</sup> + TRUGAP**

\$583.32

+ \$134.19

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\$717.51

**PREMIUM SAVINGS**

**\$128.27**

<sup>1</sup>Example only of 2023 BCBS of TX Blue Advantage Plus Gold plan with no subsidy. <sup>2</sup>Example of 2023 BCBS of TX My Blue Health Bronze 402 plan with no subsidy. (Both sample quotes & TruGap quotes were 51 yr old single female in 76104 zip code.) TruGap example for premium and for comp are based on under 55 year old single member with a TruGap Comprehensive plan.

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# YOUR CLIENTS WIN WITH BETTER BENEFITS

TRUGAP COMPREHENSIVE PROVIDES  
COVERAGE FOR INPATIENT & OUTPATIENT  
COVERED EXPENSES FOR SICKNESS & ACCIDENTS!

## EXAMPLE BETTER BENEFITS

**ACA GOLD PLAN<sup>1</sup>**

\$2000 Deductible

**ACA BRONZE PLAN<sup>2</sup> + TRUGAP**

\$1000 Deductible

**CLIENT REDUCES  
DEDUCTIBLE  
EXPOSURE BY**

**\$1000**

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# EVERYONE WINS WITH TRUGAP

AGENTS WIN WITH  
MORE COMPENSATION



# AGENTS WIN WITH MORE COMPENSATION

HIGHER COMPENSATION WITH BRONZE ACA & TRUGAP!

## EXAMPLE COMPENSATION

### ACA GOLD PLAN<sup>1</sup> COMP

\$20 PMPM

\$240 per year

### ACA BRONZE PLAN<sup>2</sup> + TRUGAP

\$20 PMPM + \$26.84 PMPM

\$562.08 per year

## AGENT MORE THAN DOUBLES THEIR ANNUAL COMPENSATION

GOLD PLAN

**\$240**

BRONZE + TRUGAP

**\$562.08**

TruGap Compensation could vary depending on contracting level. The compensation highlighted on this slide is for example purposes and based on average compensation at Associate level.

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# EXCLUSIVE TO ACA BRONZE PLANS

\$7500 Benefit

\$1000 Deductible

30 day waiting period

Inpatient & Outpatient Plan or

Inpatient Hospital Only plan

Underwritten by SiriusPoint America Insurance Company

SIRIUS  
POINT

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# TRUGAP MONTHLY PREMIUMS

TRU  COMPREHENSIVE

## UNDER AGE 55

INDIVIDUAL - \$134.19  
INDIVIDUAL + SPOUSE - \$256.72  
INDIVIDUAL + CHILD(REN) - \$240.23  
FAMILY - \$344.75

## AGE 55+

INDIVIDUAL - \$201.28  
INDIVIDUAL + SPOUSE - \$398.54  
INDIVIDUAL + CHILD(REN) - \$259.24  
FAMILY - \$439.92

TRU  HOSPITAL

## UNDER AGE 55

INDIVIDUAL - \$31.00  
INDIVIDUAL + SPOUSE - \$59.30  
INDIVIDUAL + CHILD(REN) - \$55.49  
FAMILY - \$79.64

## AGE 55+

INDIVIDUAL - \$46.49  
INDIVIDUAL + SPOUSE - \$92.06  
INDIVIDUAL + CHILD(REN) - \$59.88  
FAMILY - \$101.62



Plan cost above does NOT include the required \$10 per month UBA Membership dues. All plan costs above are monthly.

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# TRUGAP MATERIALS

View and download all the TruGap marketing materials at:

<https://healthyamericainsurance.com/trugap.html>

01

TRUGAP BROCHURES



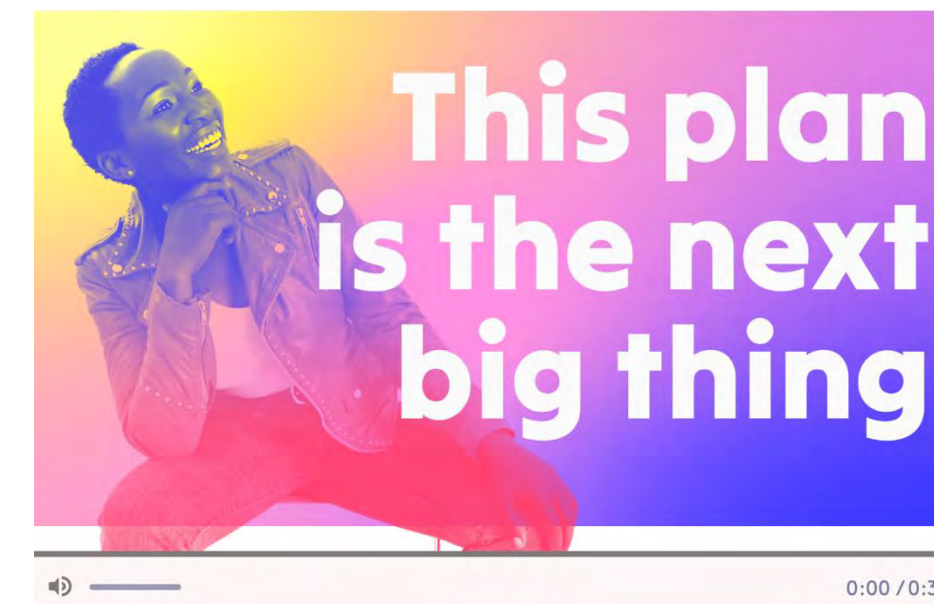
02

TRUGAP AGENT GUIDES



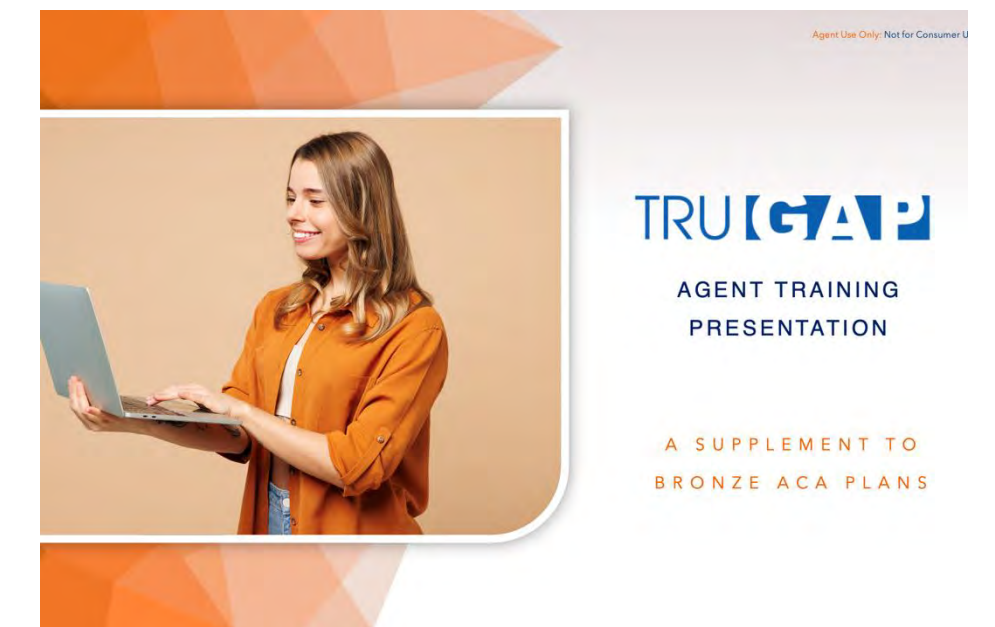
03

NEW TRUGAP VIDEOS



04

TRUGAP TRAINING PDF



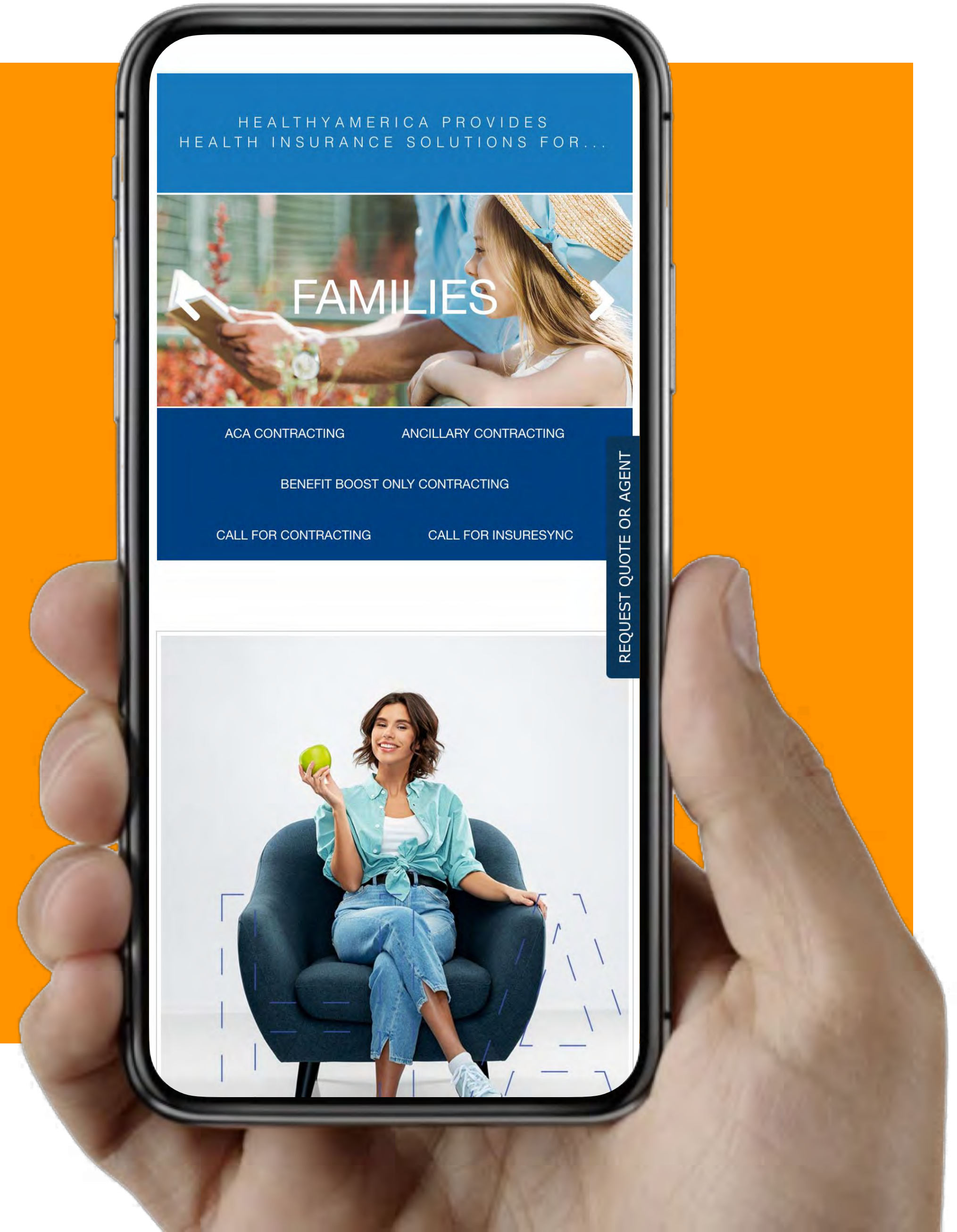
# GET SIGNED UP FOR THIS OPEN ENROLLMENT!

Agent onboarding for TruGap sales is simple!

**01** Use the link below and fill out & e-sign the agent onboarding paperwork

**02** Get your welcome packet, your agent code, & your unique enrollment links!

<https://app.hellosign.com/s/2dvJKUhK>



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**TRUGAP PLANS  
AVAILABLE IN**



AL, AZ, CA, FL, GA, IL, MI, OH, TN, TX & WY  
(and IN starting 1/1/25)



# WE WANT TO TALK TO YOU!

If you have questions or need help with TruGap plans, contact us. We want to help you!



**+1-800-964-8331**



**MOLLY.POWELL@HEALTHYAMERICA.BIZ**



**409 W VICKERY BLVD  
FORT WORTH, TX 76104**

[healthyamericainsurance.com/trugap.html](https://healthyamericainsurance.com/trugap.html)

[ T H A N K Y O U ]