

About Senior Market Sales® (SMS)

Since 1982, Senior Market Sales® (SMS) has helped thousands of independent insurance and retirement planning professionals by providing proprietary technology, expansive products, expert training and marketing programs. These all-in-one-place efficiencies help its partners leverage time, make more money and put their business in a position of distinction.



8420 W. Dodge Rd., Ste. 510
Omaha, NE 68114

1.800.786.5566

SeniorMarketSales.com

For Licensed Insurance Agent/Advisor Use
Only. Not for General Public. 15381_0521



Presents

An Agent's Guide to Ancillary Products



Ancillary Products Include:

- Dental, Vision and Hearing
- Hospital Indemnity
- Short-Term Recovery Care
- Final Expense
- Critical Illness
- Cancer, Heart Attack and Stroke
- Disability Income

Ancillary Product Details and Selling Points

Dental, Vision and Hearing (DVH)

Dental, vision and hearing represent some of the most common types of ancillary insurance plans. Unfortunately, Original Medicare does not provide coverage for most DVH procedures other than some specific dental, vision, and hearing costs.

DVH Selling Points

DVH works well as a door-opener. From there, you can transition to Medicare, retirement, etc. Also, DVH is an easy cross-sell and a great opportunity to revisit your existing clients and determine if there's a need for this type of coverage.

Hospital Indemnity (HI)

HI is a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance.

HI Selling Points

Revisit your existing Medicare Advantage clients to explore the HI cross-sell opportunity. Once you identify what their maximum out-of-pocket expenses are for things such as hospitalizations and outpatient procedures, you should have their interest.

Short-Term Recovery Care (STRC)

STRC plans are designed to provide short-term coverage for additional care needed in a nursing home, assisted living, or home health care environments.

STRC Selling Points

Cross-sell to current long-term care (LTC) insurance clients for coverage during the LTC policy elimination period. Also, STRC plans appeal to those who may not be ready to commit to LTC insurance but want some coverage for an unexpected accident or illness.

Final Expense (FE)

Final expenses are any costs associated with funerals, burials, and sometimes medical bills for one's final hours. FE policies help to reimburse for expenses surrounding a policyholder's death.

FE Selling Points

FE is suitable for those nearing retirement. FE offers fast turnaround times on issued policies and works well for those who don't have a large budget to allocate for premiums.

Critical Illness (CI)

CI insurance is a type of supplemental insurance that pays out a one-time lump sum cash benefit if diagnosed with a covered condition.

Cancer, Heart Attack and Stroke (CHAS)

CHAS insurance is a type of ancillary insurance that offers additional protection against unexpected health care events.

Disability Income (DI) Insurance

DI provides income in the event a policyholder is unable to earn an income due to disability.

CI, CHAS and DI Selling Points

Selling CI, CHAS and DI together may provide more complete coverage. Policyholders can receive payouts for medical bills if they fall under the CI and CHAS umbrella while the DI elimination period is being satisfied. Then, once the elimination period has been satisfied, the DI benefits kick in.