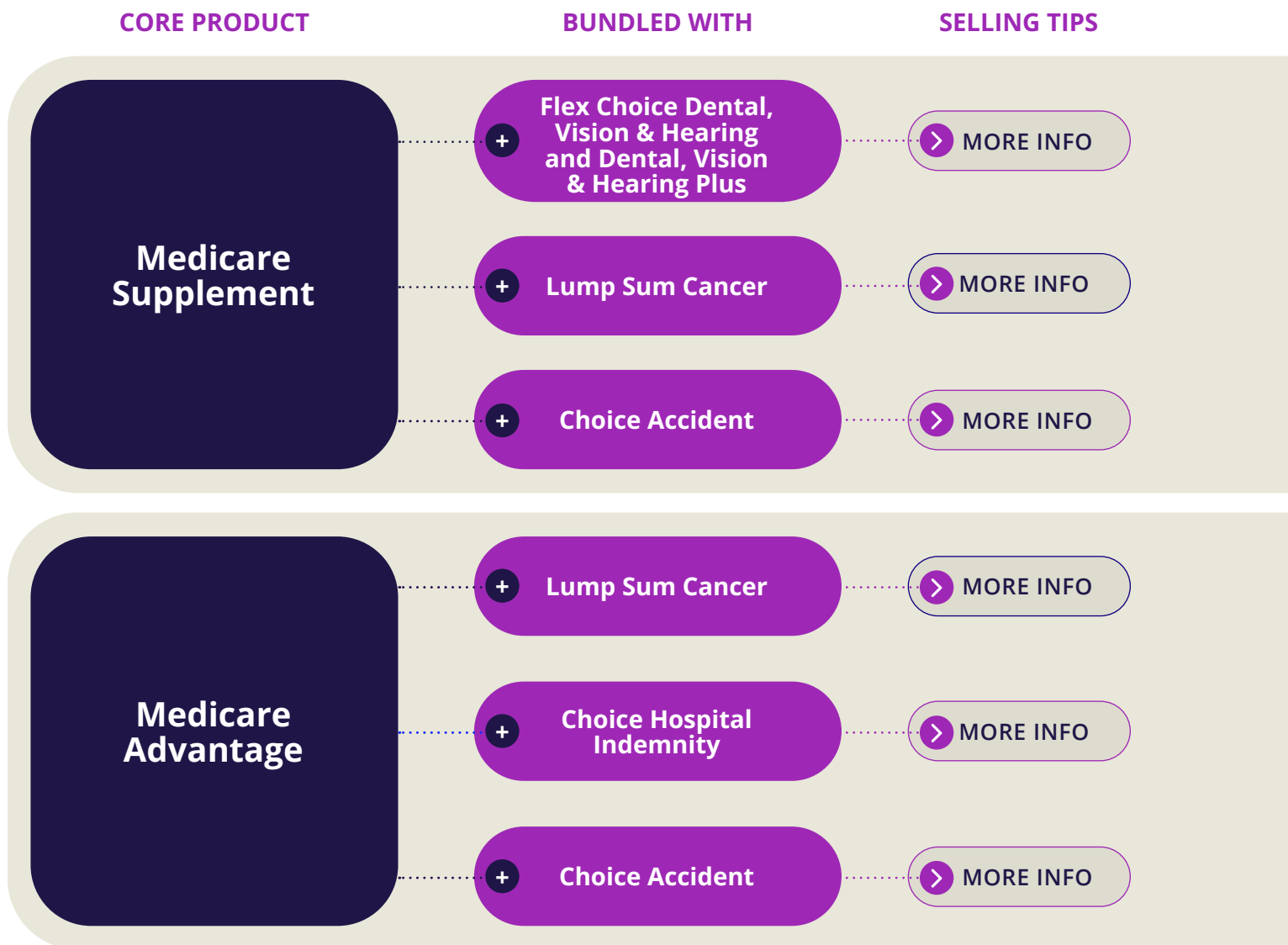


Add value with more protection.

How and why to cross-sell.

Cross-sell product bundles offer Medicare Supplement and Medicare Advantage clientele additional financial security with our suite of Supplemental Benefits insurance plans. The benefits of cross-selling for you include increased compensation as well as stronger client loyalty and retention.

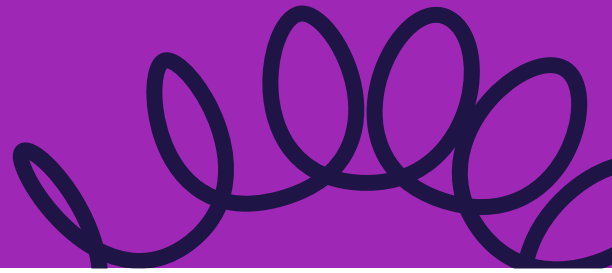
Here's how we can help protect your clientele from direct and indirect out-of-pocket expenses.





Product Combination:

Medicare Supplement with Flex Choice Dental, Vision & Hearing (DVH) and Dental, Vision & Hearing Plus (DVH Plus)



FACTS

Nearly 1/3 of older adults **have untreated tooth decay**. Severe gum disease is associated with chronic disease and severe health conditions such as diabetes, heart disease, stroke, and respiratory disease.¹

A recent survey revealed that **58%** of consumers **feel that dental care is not affordable**, and for those living without dental insurance, that number rose to **75%**.²

9 out of 10 respondents said they **would consider holding off on general dental care because of cost**, with **4 out of 5** saying the same for emergency dental care.²

54% cited costs as the primary reason they did not visit the dentist in the last year. Data also showed the ability to afford dental care worsens as Americans age.²

Value Proposition

- Proper dental care is an important component of good overall health.
- DVH and DVH Plus provide affordable individual dental, vision and hearing protection for those without access to an employee benefit or retiree DVH plan.

When to cross-sell HealthSpring DVH and DVH Plus

- *Every time* you sell a Medicare Supplement plan, ask your client if they have dental, vision and hearing coverage.
- If your client expresses concern about non-Medicare covered dental, vision or hearing service.

Plan details – DVH and DVH Plus

- Pays benefits for the covered person of up to \$5,000 per year.
- Guaranteed issue with no medical questions.*
- Issue ages: 18-89.
- Low deductibles of \$0, \$50 or \$100 per policy year per person.³
- Your client can visit the provider of their choice.
- With the optional Disappearing Deductible benefit, the \$100 deductible decreases by \$33 per year in years 1-3 leading to a \$0 deductible in years 4+.
- No waiting period for dental preventive services (class 1) and basic services (class 2) and benefits increase 10% per year starting at 60% in year 1 leading to 90% coverage in years 4+.
 - With DVH, dental major services (class 3) are covered at 0% in year 1 and 60% in years 2+. If replacing prior dental coverage, benefit is 60% beginning with year 1.
 - With DVH Plus, dental major services (class 3) are covered at 20% in year 1 and 60% in years 2+.

* Subject to the company's right to increase premiums on a class basis.

1. "Oral Health Overview", Administration for Community Living, July 17, 2023. Oral Health | [ACL Administration for Community Living](#)

2. "Americans May Forgo Dental Treatments Due to Cost, Risking Overall Health, New Synchrony Research Reveals", Aegis Dental Network, October 5, 2023. [Americans May Forgo Dental Treatments Due to Cost, Risking Overall Health, New Synchrony Research Reveals](#)

3. The deductible must be met before benefits are paid for any dental, vision or hearing treatment

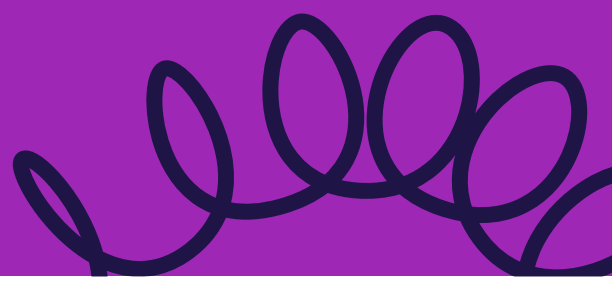


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Product Combination: Medicare Supplement with Lump Sum Cancer.



FACTS

Cancer patients are 71% more likely than Americans without the disease **to have bills in collections**, face tax liens and mortgage foreclosure, or experience other financial setbacks.⁴

Approximately **40% of men and women will be diagnosed with cancer** at some point during their lifetimes.⁵

* Subject to the company's right to increase premiums on a class basis.

4. Veena Shankaran, MD et al, "Risk of Adverse Financial Events in Patients With Cancer: Evidence From a Novel Linkage Between Cancer Registry and Credit Records", January 7, 2022. [Risk of Adverse Financial Events in Patients With Cancer: Evidence From a Novel Linkage Between Cancer Registry and Credit Records](#). [Journal of Clinical Oncology \(ascopubs.org\)](#)

5. Cancer Statistics, National Cancer Institute, Updated May 9, 2024. [Cancer Statistics - NCI](#)

Value Proposition

- Medicare and Medicare Supplement provide great coverage for cancer-related medical costs, but sometimes there are non-medical costs associated with cancer.
- Benefits are tax free and can be used for anything – it's not just for medical expenses.
- Provides financial resources to help pay for travel, a second opinion from leading cancer centers, and other out-of-pocket costs commonly incurred with treatment.
- May help ease the financial stress of taking time away from work.

When to cross-sell HealthSpring Flexible Choice Cancer

- *Every time* you sell a Med Supp and/or a PDP plan.
- If your client expresses concern about potential out-of-pocket expenses.
- If your client mentions a family history of cancer.
- If your client does not have cancer coverage from an employee benefit or retiree cancer plan.

Plan details

- Pays a lump sum benefit of \$5,000 – \$75,000 for a diagnosis of cancer or carcinoma in situ.
- Only 3 medical questions on application.
- Issue ages: 18-99.
- Guaranteed renewable - policy can't be canceled because of age, health or the number of claims you make.*

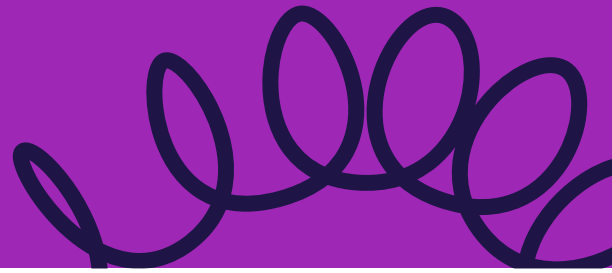


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Product Combination: Medicare Supplement with Choice Accident.



FACTS

Accidents can happen to anyone. In the U.S., **\$34 million+ emergency room visits** are related to an accident injury.⁶

The #1 source of medical debt is ER visits.⁷

In the U.S., more than **half of Americans cannot afford to pay an unexpected \$1,000** medical bill with their savings.⁸

* Subject to the company's right to increase premiums on a class basis.

6. "National Health Interview Survey 2020–2021," CDC National Center for Health Statistics. Last Reviewed: June 26, 2023. https://www.cdc.gov/nchs/data/nhamcs/web_tables/2020-nhamcs-ed-web-tables-508.pdf

7. "1 in 4 Americans with Medical Debt Owe More Than \$10,000." Affordable Health Insurance. February 2022. <https://www.affordablehealthinsurance.com/1-in-4-americans-with-medical-debt-owemore-than-10000/>

8. Milliken, Maureen, Hospital and Surgery Costs, Debt.org, May 20, 2025. [https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%20to%20approximate%20the%20cost%20might%20start%20around%20\\$7%2C000.](https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%20to%20approximate%20the%20cost%20might%20start%20around%20$7%2C000.)

Value Proposition

- Plan for the unexpected to avoid financial distress.
- Three benefit levels to choose from so you can choose one that works best for your health needs and budget goals.
- It's easy to qualify with no underwriting requirements, medical history requirement and no age or occupation bands.
- It's easy to add a Choice Accident policy to any Medicare Supplement plan – our ExpressApp platform has a quick and seamless application that has auto-fill capability.

When to cross-sell Choice Accident

- Your client expresses concern about expenses related to injuries such as falls, out-of-network charges or out-of-pocket expenses.
- Your client or their family member is active and participates in activities such as biking, hiking, school sports, etc.
- If your client does not have accident coverage from an employee benefit or retiree accident plan.

Plan details

- Guaranteed renewable for life. Policy can't be canceled because of age, health or the number of claims you make.*
- No health underwriting questions.
- You have the freedom to choose any doctor or hospital.
- Issue ages 18-74. Not rated by age.
- May include family coverage, if desired.
- Most benefits don't have a calendar year max. The insured is eligible for additional covered benefits due to subsequent covered accidents.
- You'll have coverage for medical emergencies across the country and outside the U.S.

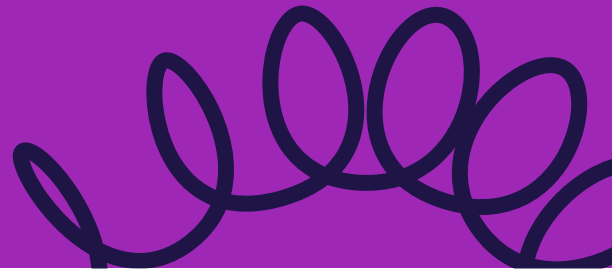


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Product Combination: Medicare Advantage with Lump Sum Cancer.



FACTS

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Approximately **40% of men and women will be diagnosed with cancer** at some point during their lifetimes.⁵

* Subject to the company's right to increase premiums on a class basis.

4. Veena Shankaran, MD et al, "Risk of Adverse Financial Events in Patients With Cancer: Evidence From a Novel Linkage Between Cancer Registry and Credit Records", Journal of Clinical Oncology, January 7, 2022. [Risk of Adverse Financial Events in Patients With Cancer: Evidence From a Novel Linkage Between Cancer Registry and Credit Records | Journal of Clinical Oncology \(ascopubs.org\)](#)

5. Cancer Statistics, National Cancer Institute, Updated May 9, 2024. [Cancer Statistics - NCI](#)

Value Proposition

- Benefits are tax-free and can be used for anything – not just for medical expenses – to help pay for travel, a second opinion from leading cancer centers, and other out-of-pocket costs commonly incurred with treatment.
- May help ease the financial stress of family members taking time away from work.

When to cross-sell HealthSpring Flexible Choice Cancer

- *Every time* you sell a Medicare Advantage plan.
- If your client expresses concern about potential out-of-pocket expenses.
- If your client mentions a family history of cancer.
- If your client does not have cancer coverage from an employee benefit or retiree cancer plan.

Plan details

- Pays a lump sum benefit of \$5,000 – \$75,000 for a diagnosis of cancer or carcinoma in situ.
- Only 3 medical questions.
- Issue ages: 18-99.
- Guaranteed renewable - policy can't be canceled because of age, health or the number of claims you make.*



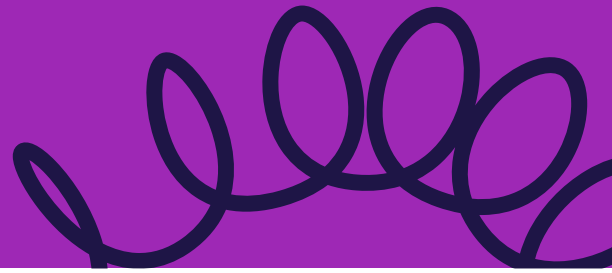
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Product Combination:

Medicare Advantage with Choice Hospital Indemnity.



FACTS

The average national **cost** of a hospital stay is **up to \$30,000**.⁸

Medicare Advantage plans cap **annual out-of-pocket expenses** once you've hit a spending threshold. It **can be as high as \$9,250** out of pocket in 2026.⁹

* Subject to the company's right to increase premiums on a class basis.

8. Milliken, Maureen, Hospital and Surgery Costs, Debt.org, May 20, 2025. [https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%20to%20approximate%20the,cost%20might%20start%20around%20\\$7%2C000.](https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%20to%20approximate%20the,cost%20might%20start%20around%20$7%2C000.)

9. Norris, Louise, How Are Medicare Costs and Benefits Changing for 2026, Medicareresources.org, accessed 10/27/25. <https://www.medicareresources.org/faqs/what-kind-of-medicare-benefit-changes-can-i-expect-this-year/#MedicareAdvantage.>

Value Proposition

- Protection from out-of-pocket hospital expenses.
- No network restrictions or coordination of benefits.
- Three policy options to choose from so you can choose one that works best for your health needs and budget goals.

When to cross-sell Choice Hospital Indemnity

- Your client expresses concern about hospital expenses related to a hospital stay, out-of-network charges, out-of-pocket expenses or travel outside of network.
- If your client does not have hospital coverage from an employee benefit or retiree hospital plan.

Plan details

- Issue ages 18-89.
- Guaranteed Issue for ages 64-70.
- Rates do not increase due to age or health claims.
- Unlimited number of hospital confinements if for different covered injuries/illness.
- Freedom to choose any hospital, facility or doctor.
- Guaranteed renewable – policy can't be canceled due to any reason other than non-payment of premium.*

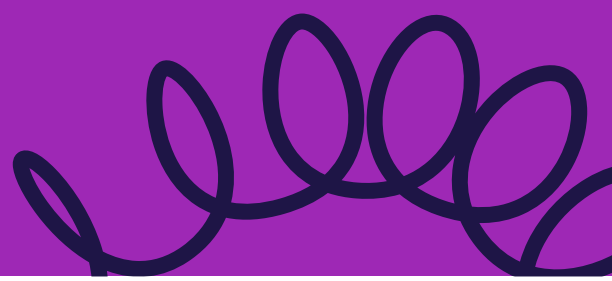


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Product Combination: Medicare Advantage with Choice Accident.



FACTS

Accidents can happen to anyone. In the U.S., **\$34 million+ emergency room visits** are related to an accident injury.⁶

The #1 source of medical debt is ER visits.⁷

In the U.S., **more than half of Americans cannot afford to pay an unexpected \$1,000 medical bill** with their savings.⁸

6. "National Health Interview Survey 2020–2021," CDC National Center for Health Statistics. Last Reviewed: June 26, 2023. <https://www.cdc.gov/nchs/data/nhamcs/webtables/2020-nhamcs-ed-web-tables-508.pdf>

7. "1 in 4 Americans with Medical Debt Owe More Than \$10,000." Affordable Health Insurance. February 2022. <https://www.affordablehealthinsurance.com/1-in-4-americans-with-medical-debt-owemore-than-10000/>

8. Milliken, Maureen, Hospital and Surgery Costs, Debt.org, May 20, 2025. [https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%2to%20approximate%20the%20cost%20might%20start%20around%20\\$7%2C000.](https://www.debt.org/medical/hospital-surgery-costs/#:~:text=It%27s%20difficult%2to%20approximate%20the%20cost%20might%20start%20around%20$7%2C000.)

Value Proposition

- Plan ahead for the unexpected to avoid financial distress.
- Three benefit levels to choose from so you can choose one that works best for your health needs and budget goals.
- It's easy to qualify with no underwriting requirements, medical history requirement and no age or occupation bands.
- It's easy to add a Choice Accident policy to any Medicare Supplement plan – our ExpressApp platform has a quick and seamless application that has auto-fill capability.

When to cross-sell Choice Accident

- Your client expresses concern about expenses related to injuries such as falls, charges or out-of-pocket expenses.
- Your client or their family member is active and participates in activities such as biking, hiking, school sports, etc.
- If your client does not have accident coverage from an employee benefit or retiree accident plan.

Plan details

- Policy can't be canceled because of age, health or the number of claims you make.
- You have the freedom to choose any doctor or hospital.
- Issue ages: 18-74.
- Includes family coverage.
- Most benefits don't have a calendar year max. The insured is eligible for additional covered benefits due to subsequent covered accidents.
- You'll have coverage for medical emergencies across the country and outside the U.S.

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