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.

CORE PRODUCT	BUNDLED WITH	SELLING TIPS
Medicare Supplement	Flex Choice Dental, Vision & Hearing and Dental, Vision & Hearing Plus	MORE INFO
	Lump Sum Cancer	MORE INFO
	Choice Accident	MORE INFO
Medicare Advantage	Lump Sum Cancer	MORE INFO
	Choice Hospital Indemnity	MORE INFO
	Choice Accident	MORE INFO

HealthSpring℠

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, July17, 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 Cedit 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%20 approximate%20the,cost%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.

Product Combination:

Medicare Advantage 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", Journal of Clinical Oncology, January 7, 2022. Risk of Adverse Financial Events in Patients With Caner: 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.*

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%20 approximate%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.*

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--americans-with-medical-debt-owemore-than-10000/
8. Milliken, Maureen, Hospital and Surgery Costs, Debt.org, May 20, 2025. https://www.debt.org/medical/hopital-surgery-costs/#:~:text=It%27s%20difficult%2to%20approximate%20the,cost%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.

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- 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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