

The Future Proof Agent Tour

*How Top Agents Are Winning in
Today's Market*

Clay Peek | PEEK PERFORMANCE INC

peektraining.com

877.612.7317



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- Webinar registration links
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- PeekTraining.com Portal
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- *Links to more info on specific topics discussed today*



SCAN ME!

Forecast:

Growth in
the Health
Market for
2026 / 2027



- **ACA** – No eAPTC, but still a 20+ Million market space w 10 million eligibles who are not enrolled
- **Medicare** Still 10,000 + turning 65 each day
- **NON-ACA** Insurance health plans
 - **PSM** (Both Comprehensive & Limited Medical Options)
 - **STM** (The 3-year rule is returning)
 - **Presidio** – in TX and other states for **OEP**
- **ICHRA** Employers need options (*Bootcamp in Fall??*)
- **Life/Ancillary** sales
- **First Responder** Life Sales – coming this summer!
- **Presidio** health! In TX, ... soon in FL, GA, IN, OH, PA, NC

Session 1:

*Peek Performance helps
build your **Legacy***

Clay Peek Peek Performance

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What does your future look like?

New Agent? Don't know which way to go?

Successful? *Struggling*?

Thinking about building a team?

Have you looked into your future?

How will you transition?

Sell?

Work until you can't any longer?

Transition the business to Family?



The “1996 Version” of Clay Never had these thoughts!



What is your *succession* plan?

1. Sell 100%
2. Sell a Controlling Interest (51% or more)
3. Minority Capitalization (30% and roll up)
4. Transition to Family or colleague
5. Do nothing (Live off renewals until you die)
6. ESOP – sell to Employee's

Are you a Monster or a Machine?

- A **Monster** agent will sell a lot of insurance and will make a lot of money. If they have no plan, at some point their book will have a declining value over the years in their retirement.
- A **Monster** agent can sell their book for **1.8 – 2.3 X** – (maybe **3X** in a private sale)
- A **Machine** (a growing, productive, recruiting agency) has a business that isn't dependent upon *their* sales. It will have a *longer trail*. It has *infrastructure* and *relationships* that could be continued and expanded after you retire.
- A **Machine** can sell their book for **5-8-10 X** or more based on size and profitability

But to build a *Machine*

...

- You'll have to **reach out** and **recruit** agents with a *compelling message/value proposition*
- You'll need **onboarding** and **sales training** that is deep and effective
- You'll need **support, contracting, compliance assistance,** and **commission processing**
- A **partner** who is *vested* in your success.

... That's why we're talking

PPI wants to be the “*Easy Button*” to help you build

Whether you’re new at agency building or already a large agency, when you’re with Peek Performance, we can help you:

***Finding and Communicating effectively w agents,
Contract, Administrate, Recruit, Train, Motivate, Pay,
Create Marketing, & assist with your “Customer (Agent)
Service”***

Peek Performance can make *that* part of growing your agency a **LOT Easier!**



Ideal Target agents

- **Current ACA Agents** - who do not have ALL the carriers in their selling states and *lack clear direction* in this market.
- **Final Expense Agents** – Never accumulate much residual income, already serving lower income people. Poor Persistency. Chargebacks. Add DUAL MA's & ACA for their network
- **Medicare Agents** – the children, grandchildren and spouses of their clients/prospects . Regulatory changes may encourage sales.
- **Mortgage Life Agents** – Again, no residual income and ACA savings helps them sell MORE Life. MLife is Night/Weekend work!
- **Worksite/Ancillary Agents** – the **Family Glitch** market opens a ton of sales – and the savings helps them sell more worksite plans.
- **P/C Agents** – This market is chaotic. Agents are searching. Carriers are leaving. Rates are increasing!
- **Group Health** – Their rates are skyrocketing. ACA would help!
- **AGENCY BUILDERS** who don't have a plan, a platform nor guidance!



PPI doesn't
just want
your
contracts;

We don't
just want
your
business...

*I want to help you build your **asset***

*I want to help you move toward succession,
acquisition, **legacy***

Notes: Financial Opportunity

Want to talk
about it?

Reach out!

877 612 7317

Your Market is changing. *Are you?*



*We're
Different*

Peek Performance **can** give you
an *unfair competitive advantage*
in this space ...



1. ACA – Reasons to Recruit & Sell (With Jon Evans)

- ACA is still an 18 second quote & a 10 min enrollment
- Unlimited \$\$\$ Coverage with *No Pre-Ex-Limits*
- Massive "Subsidies" so that **80%** of those quoted pay less than **\$20** a month
- *You can market to Anyone, Anywhere, Anytime*
- ACA creates opportunity to sell more Medicare, Life, etc.
- Level commissions create in "Increasing Annuity Income"
- There is **STILL** widespread opportunity to attract masses of clients & agents into this space



THE “Law of Large numbers” – It’s Volume, Not Spread

- If you only look at ACA’s *first-year commission*, you may forget to consider the impact of the:
 - Size of the market (Massive)
 - Impact of Regulatory Control (Still Modest)
 - Ease and time spent selling (High/Low)
 - Affordability of product (Very w APTC/“Subsidy”)
 - Quality of product (High)
 - General awareness of both the public and the agent community (Modest)
 - Level renewals!
- A “reasonably interested” agent can write **50 – 100 lives** every year
- A skilled agent can write 300 – 500 a year *without* dramatic lead cost
- The effort to write **100 ACA lives** a year is like the effort required to write **25 MA** or **Life**

ACA/ Health recruiting advances your *other* markets

By Marketing ACA:

- *You'll get more Medicare agents and sales.*
- *You'll get more Life agents and sales.*
- *You'll get more STM/"Private Health" agents and sales.*
- You'll get more "Ancillary" & P/C agents and sales
- *(If agency owner) You'll keep your own team from **drifting to a competitor for ACA** (& taking the MA & Life business too)!*
- **Creates "income stability"** as agents grow in their **primary markets**.

2. 65+ / Medicare is huge

- Medicare Advantage
- Medicare Supplements
 - *Hospital Indemnity Plans*
 - *Final Expense*
 - *Short Term Care*
 - *Home Health Care*
 - *Dental*
 - *Cancer*
 - *Annuity sales*



3. NON-ACA – Reasons to Recruit & Sell

- **Millions** of high-income people don't get a tax credit
 - *Win the Business Owner, Get the employees too!*
- There are **quality plans** that offer **wider provider options** and **strong compensation**
- **3 other kinds of U65 health plans:**
 - **“Insurance”** plans: *Affordable, High Commissions, ADVANCED Commissions/Cash Flow*
 - **Medical Cost Sharing:** *Anyone can join – DEEP Benefits – High, LEVEL Commission*
 - **ERISA Plans:** *National Networks, DEEP Benefits, Feels like ACA Coverage, High, LEVEL Commissions.*



4. ICHRA Opportunities

- Some States are PERFECT for large scale ICHRA opportunities. *ACA is actually cheaper!*
- Even in “non rate favorable states,” some employers are experiencing higher than normal rate increases and they need this option
- Smaller employers have challenges with “participation” and can’t even offer benefits
- I’ll give you a brief overview
- I’ll show you more training tools



5. Life & Ancillary Sales

- Which plans are available to you?
- Do you understand which plans you need?
- Which carriers can help you most?
- What resources does PPI offer to enable these sales?



6. First Responder Sales

- In 2013 PPI assisted a small agency doing about **3000** life policies a year in the “First Responder” space. (Fire, Police, EMS)
- Within 18 months – **30,000** annual applications
- Another 12 months – **40,000** annual applications
- Another 18 months – **50,000** annual applications
- *I’m thinking that I want to **do this again!***



7. Presidio Preview

- Now in **TX**
- Tentatively coming to **FL & GA** this fall and **IN, OH, PA and NC** ... by this OEP for a 1.1.27 effective date
- Any Hospital
- No Deductible
- No Limits on Major expenses
- Affordable rates



2. Why Medicare? **(*& Non-ACA Health Markets*)**









The Medicare Market Opportunity

Clay Peek & Jon Evqns

Collaborators: Jonathan/Mandy Stertzbach

Peek Performance Insurance

www.peektraining.com

877.612.7317 or marketers@ppisales.info



Why Medicare?

It may be the most Predictable, Profitable & Fulfilling Market in Insurance

Most agents chase shiny objects. Medicare isn't shiny—it's reliable.

Reliable *income*.

Reliable *demand*.

Reliable *people*.

The Market Nobody Can Ignore

11,000 People Turn 65 Every Single Day

- 11,000 people/day × 365 = **4 million new Medicare beneficiaries every year**
- This is not optional—most people are forced to decide
- *It's like the system lines them up and says: Who's going to help them?*



Medicare is *Forced Demand*

Everyone is moving toward Medicare

- Most people will have to make a new healthcare decision on or about age 65. For the majority, Medicare may be not only a better option - but it could be their only option. For them, we're not convincing, just sharing their options.
- Nearly **all** Americans enter Medicare at some point



Less Competition Than You Think

Agents Are Leaving Faster Than New Ones Are Entering

- Older agents retiring
- Insurance sales isn't a fit for everyone
- Insurance burnout (all sectors)

Every agent that quits/retires Medicare creates an opportunity for the agent who enters or stays.



Monthly Cash Flow That Builds Freedom

Medicare Builds an Increasing Income Annuity

- Monthly recurring commissions
- MA first year commissions are very high
- MA Renewals are very high and they stack year after year
- Medicare Supplement persistency is long and strong

This is how agents stop hustling and start breathing.

You don't sell Medicare for a commission spike; *you sell it for freedom.*



Lower Political Risk

Stability Matters

- Some markets change constantly
- Medicare changes, but more slowly
- Less panic every election cycle

I've never had a Medicare client call me after an election terrified their plan will disappear.



Your Best Lead Source is Already in Your Book

Your Health/Life/Worksite/P&C Clients Age Into Medicare

- Your clients already trust you
- You already have their data
- You already have the relationship

Why hand your clients to someone else at 65?





Medicare Clients Are the **BEST** Clients

More Loyal. More Pleasant. More Engaged.

- Answer the phone
- Read texts
- Appreciate service
- Say thank you

These clients don't ghost you. They invite you to coffee.

Seniors ARE Tech Savvy

The Myth Is Dead

- Stat from a high producing couple: Out of 1,700 Medicare clients, only **50 had no email**
- Best Contact Order:
 - Text
 - Email
 - Phone
 - In-person

They're not anti-tech—they're anti-confusion.





They **WANT** to Talk About Medicare

This Is a Welcome Conversation

Talking Points:

- General Medicare education
- Doctors
- Medications
- Bills
- Coverage changes
- Health or income categories that may entitle them to additional benefits

As seniors talk about their health, they're handing you your marketing—if you listen.

Referrals Become Automatic

Trust Creates Momentum

- Referral close rates: 90–95%
- After book maturity: referrals fuel the business
- So many of your “New to Medicare” clients this year graduated with the class of '78, '79 and soon '80

Once you help one person, the whole friend group calls.



Speed Wins

After plan choice, the enrollment takes less than 10 Minutes

- One app
- No underwriting marathons
- Some enrollments done in 4-5 minutes

After you make the sale, the actual enrollment is quick and easy.



Medicare Is Consistent Nationwide

For the most part: Learn It Once, Use It Everywhere

- Federal rules govern Medicare Advantage and Original Medicare
- Similar or identical structure across states
- Easier scalability
- There are exceptions and special programs that may be offered by state



Special Chronic Needs = Year-Round Opportunity

40% Have Diabetes

- 40% of beneficiaries qualify for CSNP
- Year-round enrollment allowed

Most agents ignore CSNPs. That's why the ones who learn it, dominate.



Disability Market Is Increasing

Younger Medicare Clients = Longer Relationships

- People under 65 may qualify due to sickness or accident
 - Qualifying for Medicare due to a Disability
- Create “Decades-long” client value



Your personal fulfillment matters

You're Serving People Who Truly Need Help

Many seniors feel forgotten. When you say 'I've got you,' it changes everything.



Rescue Mission

Saving Clients From Bad Agents and Call Centers

- Foreign call centers
- Misleading plan switches
- Zero follow-up
- Zero Customer Service

We don't churn clients. We protect them.



Go From Average Agent to Super Agent

How?

By Being There When It Matters

We'll teach you how to fix a billing issue or help during a medical scare, so that you're no longer an agent—you're their person. (i.e., retention)



Medicare leads to ...

- **Life Sales**
- Kids/Grandkids – **Health Sales**
- **Annuity** opportunities
- **LTC/HHC/DVH/HI**
- **P & C** sales



Why Medicare with PPI

*Why PPI is the Smartest Place
to Build*



Clay Peek, Peek Performance

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Peek Performance Insurance (PPI)

- When Medicare Advantage went national in 2005, PPI was there and wrote tens of thousands of policies the first few years.
- We're not new at Medicare. we're just getting back to our roots. *We know how to do it, duplicate it in our agents and now we know how to do it better.*
- One of the reasons we've grown so fast in the ACA market is **that we've made it so easy for agents and agencies to grow** at a high level, and now we're applying those skills to our new Medicare platform.



Why Peek Performance

Built for Long-Term Medicare Success

- Support-driven culture
- Medicare mastery focus
- Ethical growth
- Client-first mindset
- Introduce you to NEW Markets
- Unique tools to help you *build an agency*

We don't do transactions—we build books.



Peek Performance Makes it Easy to Start



PeekTraining.com

This is a training tool that you can use for yourself and your agents! How to get started, basic training for rookies and deep dive training for advanced markets.



Agent Care Team

We have an entire team dedicated to making sure you and your team are taken care of. Once you decide to join Peek Performance, you will be assigned an ACT member to support you.



Support

We want Agency Owners to be out selling and recruiting, NOT worried about technical details like commissions, certification, and contracting etc. That stuff slows you down. Let our team help! We've been doing it for almost 30 years and we're VERY good at it.

The PPI Growth Path

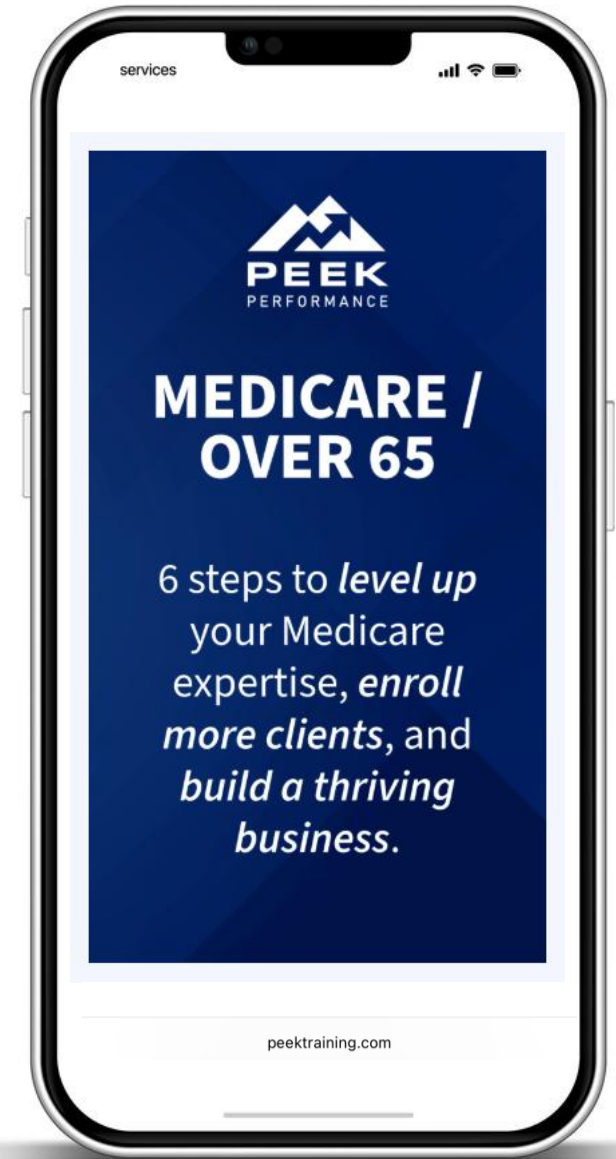
www.peaktraining.com

The “Medicare/Over 65” tab



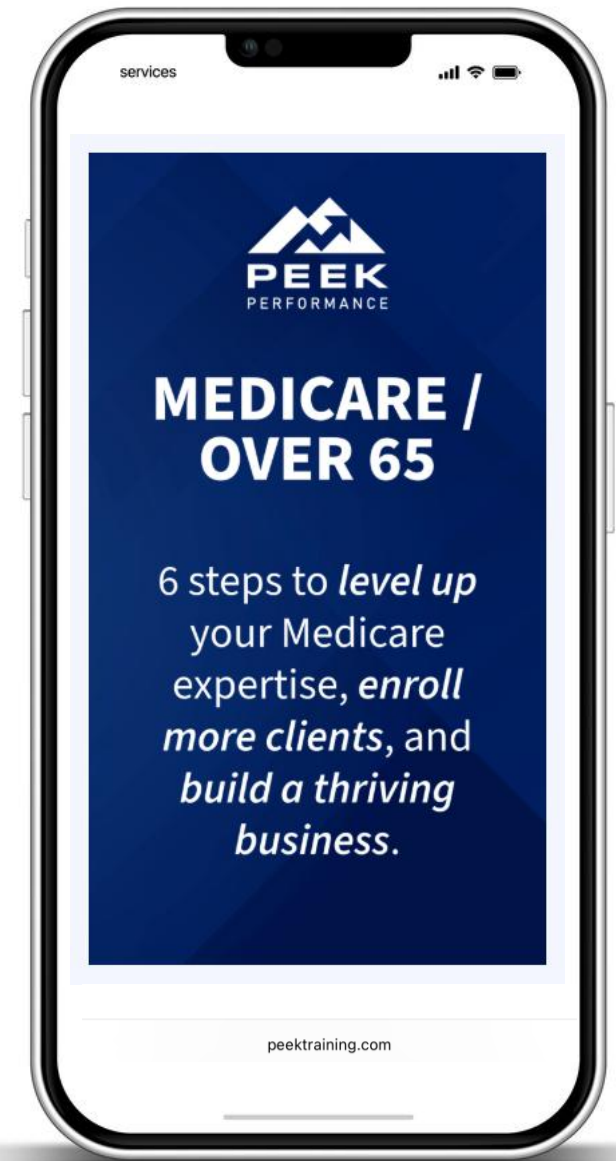
PPI Growth Tools

- **Step 1: Why Medicare** – Understanding the Medicare Market, Business Model & Using Systems Correctly from Day 1
- **Step 2: Get Ready to Sell** – Learn how to contract, certify, get Ready to Sell (RTS), use Medicare sales platforms, and stay compliant with CMS guidelines.
- **Step 3: Medicare University** – Multiple courses cover Medicare fundamentals in depth while equipping agents with advanced, practical knowledge to confidently match the right plan to each client.



PPI Growth Tools

- **Step 4: Carrier Training** – Learn carrier-specific products and enrollment processes for ancillary plans, Medicare Advantage, and Medicare Supplements.
- **Step 5: Medicare *Masters* – Marketing & Growth Strategies** – Take your Medicare expertise to the next level with advanced strategies for marketing, agency growth, CRM, maximizing AEP, success habits, and more. Learn directly from top agents who have built highly successful agencies.
- **Step 6: Selling Medicare to **Businesses**** – Learn how to compliantly work with small groups and business owners, educate Medicare-eligible employees, and help them transition off the group health plan into the right Medicare solutions.



The Reality Check:
Medicare is No Longer
Optional



The Client Truth

Older clients:

- Answer the phone
- Are more loyal
- Appreciate guidance
- Refer naturally (doctors, billing offices, friends)



The Operational Truth



10ish minute applications (after initial consultation)



Annual Election Period (AEP): Oct 15 – Dec 7
+ MA OEP: Jan 1 – March 31



40%+ diabetic population → CSNP → year-round enrollments



Disability market is growing

Why *High Commissions/Overrides* Could be a Trap

Hard truth:

The Beatles said: “*you can’t buy me love*” and that’s mostly true...

But it’s *temporary* love.

That’s what most FMO’s build their business on: “*Can they pay more money to cover for the poor support and systems?*”



Bad Models vs our Value Proposition

- **Poor Models**
 - Offer unearned benefits
 - Create fragile, transactional agencies
 - **Limit scalability and valuation**
- **Long-term value comes from:**
 - Writing **more business**
 - With **more agents**
 - **Comprehensive strategies**
 - *Private equity investors **don't** pay big bucks for “books of business.” They buy **systems, scale, predictability and growth.***



What Makes PPI Different

- PPI is **not** about:
 - Squeezing out small-mid sized agencies by overpaying your competitors
 - “Come here and hope it works”
- PPI is about a **roadmap**.
 - 6 steps that builds each agent to the MAX
 - Becoming an agency builder’s *back office* and *multiplier*



PPI Was Built for This Exact Moment

- Clay was there at **the beginning** of Medicare Advantage in '05
- Contracts with **top carriers**
- Competitive, sustainable compensation
- Technology + CRM
- **Real training**, not surface-level or mere “product training”
- And a *teammate* to help you build your book and your agency

Here's what makes the difference...



PPI Has a Different Approach



We're an FMO, not an FCO

Instead of:

- Want Contracts? "Here ya go. Have a nice life."

We dig deep:

- "Do you want to grow?"
- "How can we help you expand your Medicare business this year?"
- "What's holding you back?"
- "Is what you're doing now actually getting you there?"
- "How can I support you as you grow?"

That's how real partnerships start.



Medicare is Inevitable

How you build it is a choice



Why
Medicare

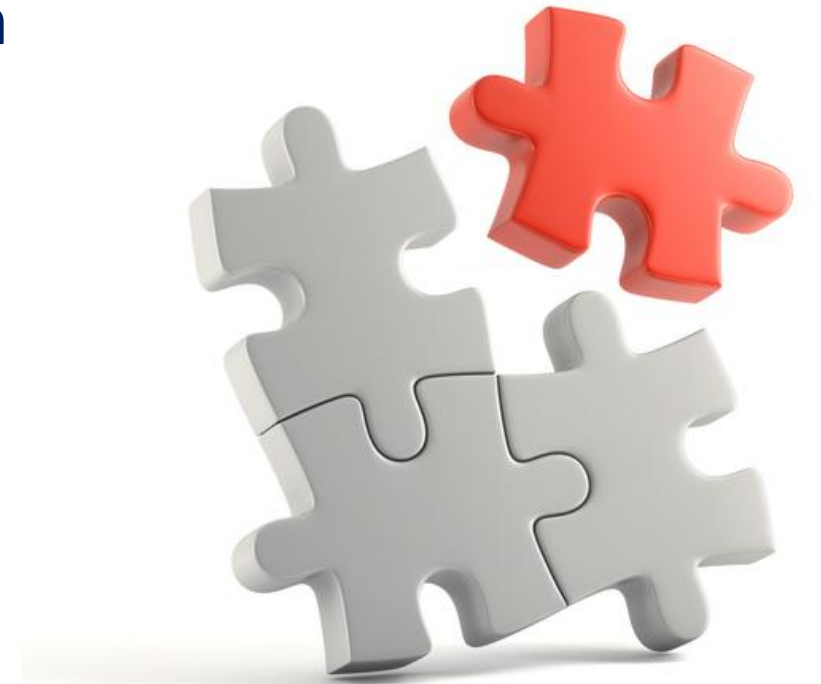
+ Why PPI

+ Why Now



You can:

- Piece it together on your own
- or
- Plug into a proven roadmap designed for growth



Why Medicare

Why PPI/You

+ Why Now

PPI gives you:

- The contracts
- The training
- The technology
- The support
- The systems
- The confidence
- The path to **1,000 Clients** (or **1,000 agents!**) if that's your goal



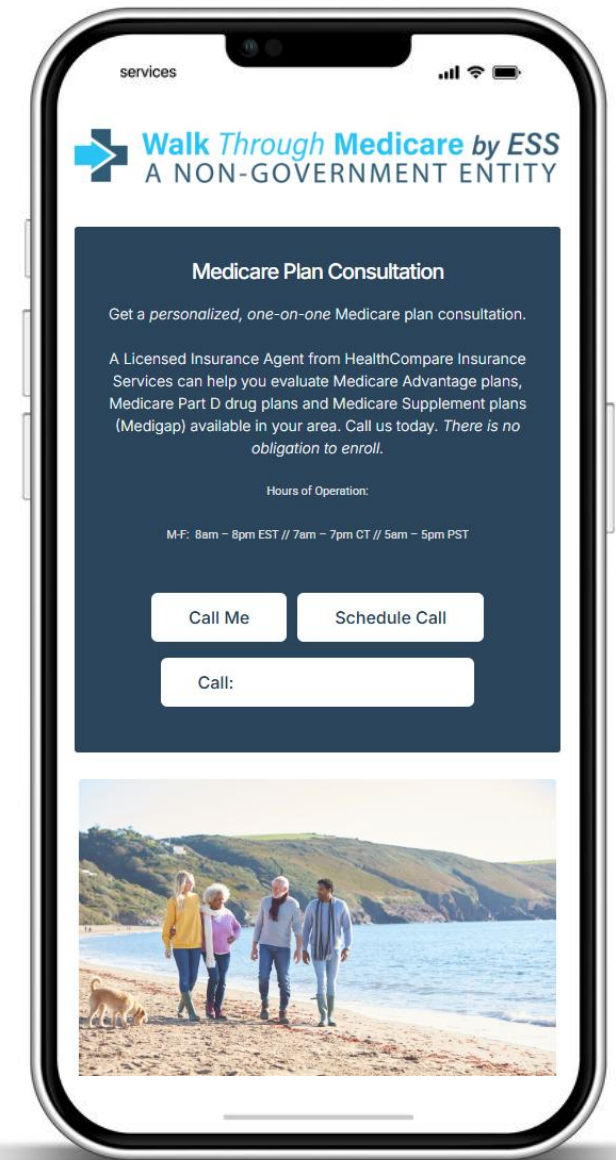
Let's start with a conversation — not a pitch.

* *Unique to PPI*

PPI Teaches agents how to **COMPLIANTLY** and **EFFECTIVELY** help **Employer Groups** with Medicare Education

- 6.8% of all employees are *already* over age 65
- That number will be 8% within 5 years
- Each year 1.8% of workers turn 65
- That number will approach 2.2% within 5 years

On a “*Self Funded*” group health plan, the average cost of each 65+ employee is approximately **\$33,000 annually**

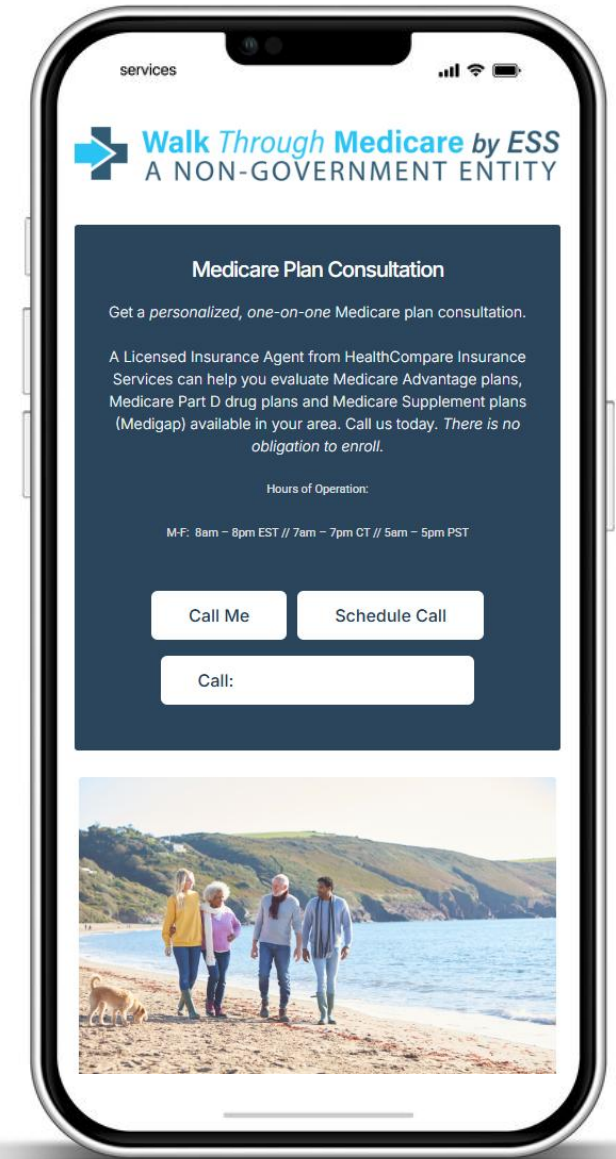


* *Unique to PPI*

How can you compliantly and *effectively*:

- Reach out to employers
- Position yourself as the compliant “Go To” for this group of employees
- Message to the eligible employees
- Work with **owners, HR,** and the **group health broker** effectively

PPI can teach you how!





Agency Building

Reasons why 1,148+ agencies work with Peek Performance:

- Unparalleled Agent Support
- We handle contracting and commissions FOR you.
- The **BEST Training** in the Industry
 - **PeekTraining.com**
- Work with the *#1 ACA Agency Building FMO* in the country

Peek Performance Makes it Easy to Start



PeekTraining.com

This is a training tool that you can use for yourself and your agents! How to get started, basic training for rookies and deep dive training for advanced markets.



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SCAN ME!

3. The Non-ACA Market Opportunity

Sell Non-ACA solutions with confidence and integrity



Non-ACA Market

- **Create Year-Round Income with Strong Commissions** – Expand beyond ACA and leverage competitive Non-ACA commission structures to build more stable, consistent revenue all year.
- **Understand Non-ACA Plans Clearly** – Learn what they are (*and aren't*) so you can explain them with confidence.
- **Know the Right Fit** – *Identify who Non-ACA plans are perfect for* — and who they're not.
- **Present with Confidence** – Use simple positioning strategies to offer Non-ACA as a strong alternative option.



Why NON-ACA Market?

- Great Need: 10 million don't get a tax credit
- Lots of Entrepreneurs/Business Owners/High Net Worth
- They have *Employees!*
- High Commission products
- Cash Flow (some have Advanced Commissions)
- Strong products
- Also, there are some really **BAD** products in this space



Health Sales Philosophy



Our Philosophy

We intentionally choose to market:

The Most **Comprehensive** and **Permanent** health plan/program that our prospects can **qualify for** and **afford**.

Our Philosophy

You can choose to be a:

- **Sales Wolf** - I'm going to make the most profitable sale possible, regardless of the impact on my client.

...or a...

- **Sheep Dog** – I'm going to do the best that I can to benefit my client and meet their needs given their specific circumstances.

3 Types of Non-ACA Health Options



3 Types of Non-ACA Options

- **Insurance Based Products:**

- **Short Term Medical: UHO/Allstate** - Moderate cost, temporary in nature, healthy prospect. U/W (or GI - least benefit option) not permanent. (National General/ IHC, etc.)
- **MedMutual with Hospital Indemnity (Manhattan Life)**
- **Presidio - NEW Health Plan in TX** (*Coming soon to FL, GA, IN, OH, NC, and PA*)

- **Medical Cost Sharing/MCS:**

- **Sedera** - A membership-based healthcare financing tool for large medical expenses. An affordable and high-value alternative for individuals and groups committed to a healthy lifestyle.

- **ERISA Based Products:**

- **PSM** – health program in 49 states (see map). Targets those who are reasonably healthy, over 45, 1099 (in 2021 may accept W-2) – Underwritten.

* Market the most comprehensive, most permanent health program they can qualify for and afford.

Short Term Medical:

*United
Health One*

Allstate



United Health One and *Allstate* for STM plans

Why STM Plans?

- These are **affordable** and **reasonably comprehensive** options for healthy people who *don't* get a subsidy
- Commissions are strong
- There **IS** a Pre-Ex-Limitation on all plans
- Many states are available for 90-120 days. Some states are available for up to 3 years.
- Much deeper coverage than “Hospital Indemnity” plans
 - Not as comprehensive as ACA – but much deeper than many lesser options

United Health One:

TriTerm & STM



- **TriTerm Medical**
 - Term Length - **3-year** Short Term (*Availability depending on state*)
 - **After 12 mo., pre-ex is covered**
 - Inpatient and Outpatient coverage
 - Lifetime benefit max (*per person*) – **1 million – 2 million**
- **Short Term Medical**
 - Term Length – 3 mo to 12 mo minus 1 day (Varies by state)
 - Does not cover pre-existing conditions
 - Max Benefit (*per person/per term*) – **500K – 2 million**

State Availability: STM



SHORT TERM MEDICAL

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC
Short Term Medical		✓	✓	✓						✓	✓		✓			✓	✓	✓	✓				✓		✓	✓	✓	✓
Term Length ¹ (in months)		12	12	12						12	12		12 ^{2,5}			12 ²	12	12	12				6 ²		6	12	6	3 ³
Network		CP	CP	CP						C	CP		C			C	C	CP	C				C		C	C	CP	CP
Association Group (FACT) ⁶		•	•	•						•			•			•							•		•			

Underwritten by Golden Rule Insurance Company (GRIC)

SHORT TERM MEDICAL

	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Short Term Medical		✓	✓			✓		✓	✓	✓	✓		✓		✓	✓	✓	✓			✓	✓	✓
Term Length ¹ (in months)		12 ²	6 ²			6 ²		12 ²	3 ³		3 ³		3 ³		12	3 ³	12	3 ^{3,4}			12 ²	12	6
Network		C	CP			C		CP	CP		C		C		C	C	CP	C			C	C	C
Association Group (FACT) ⁶		•						•		•					•	•					•	•	

- ✦ = New product/plan option. Please check eStore (www.UHOne.com/broker) for product availability by state and ZIP Code.
- ✓ = Existing product available in state
- ✓ = Newest product available in state
- = Requirements that correspond to product within a state
- C = UnitedHealthcare Choice Network
- CP = UnitedHealthcare Choice Plus Network
- * = Administered by Dental Benefit Providers, Inc.

State Availability as of April 24, 2026

See official carrier Individual Product Availability Grids on eStore for more details

State Availability: TriTerm



TRITERM MEDICAL (3-TERM MEDICAL)¹²

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT
TriTerm Medical		✓	✓	✓						✓	✓		✓ ⁵			✓ ¹³		✓	✓						✓	✓	
TTM Hospital/Surgical		✓	✓	✓						✓	✓							✓	✓						✓	✓	
Network		CP	CP	CP						C ¹⁴	CP		C			C		CP	C						C	C	
Association Group (FACT) ⁵		●	●	●						●			●			●										●	

Underwritten by Golden Rule Insurance Company (GRIC)

TRITERM MEDICAL (3-TERM MEDICAL)

	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
TriTerm Medical			✓													✓								✦	
TTM Hospital/Surgical			✓													✓									
Network			C													C								C	
Association Group (FACT) ⁵			●													●								●	

- ✦ = New product/plan option. Please check eStore (www.UHOne.com/broker) for product availability by state and ZIP Code.
- ✓ = Existing product available in state
- ✓ = Newest product available in state
- = Requirements that correspond to product within a state
- C = UnitedHealthcare Choice Network
- CP = UnitedHealthcare Choice Plus Network
- * = Administered by Dental Benefit Providers, Inc.

State Availability as of April 24, 2026

See official carrier Individual Product Availability Grids on eStore for more details

State Availability: Indemnity



FIXED BENEFIT (INDEMNITY) INSURANCE

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT
Enhanced Health ProtectorGuard (UnitedHealthcare Choice Plus Network)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓	✓	✓ ¹⁰	✓	✓	✓	✓	✓	✓
Enhanced Guard (UnitedHealthcare Choice Plus Network)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓	✓	✓ ¹⁰	✓	✓	✓	✓	✓	✓
Health ProtectorGuard (MultiPlan network) ¹¹						✓ ^{5,11}																					

	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
Enhanced Health ProtectorGuard (UnitedHealthcare Choice Plus Network)	✓		✓				✓	✓ ¹⁰	✓	✓	✓	✓ ¹⁰	✓	✓		✓	✓	✓	✓			✓	✓	✓	
Enhanced Guard (UnitedHealthcare Choice Plus Network)	✓		✓				✓	✓ ¹⁰	✓	✓	✓	✓ ¹⁰	✓	✓		✓	✓	✓	✓			✓	✓	✓	
Health ProtectorGuard (MultiPlan network) ¹¹											✓														

- ✦ = New product/plan option. Please check eStore (www.UHOne.com/broker) for product availability by state and ZIP Code.
- ✓ = Existing product available in state
- ✓ = Newest product available in state
- = Requirements that correspond to product within a state
- C = UnitedHealthcare Choice Network
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State Availability as of April 24, 2026

See official carrier Individual Product Availability Grids on eStore for more details

Allstate:

STM & TrioMED

- **Allstate Short Term Medical**
 - **PPO** – Cigna or Aetna networks
 - **Flexible Coverage Periods** – 30 days up to 3 years (*varies by plan/state*)
 - Coverage Period Maximum – From **250k – 5 million**
 - Does not cover pre-existing conditions
- **TrioMED**: *A plan for unexpected costs associated with accidents, critical illness and accidental death. Both a GI and UW version.*



Short Term Medical

States	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	
PPO (Aetna)		✓	✓	✓						✓	✓		✓	✓		✓	✓	✓					✓		✓	✓	✓	✓	✓	✓
PPO (Cigna)		✓	✓	✓						✓	✓		✓	✓		✓		✓	✓						✓	✓				
Legacy																						✓								
Guaranteed Issue		✓	✓	✓						✓	✓						✓	✓	✓				✓		✓		✓			

States	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
PPO (Aetna)	✓				✓		✓	✓				✓	✓	✓	✓ ¹	✓	✓ ²			✓	✓	✓	
PPO (Cigna)	✓				✓		✓	✓				✓				✓				✓	✓	✓	
Legacy									✓														
Guaranteed Issue	✓				✓			✓				✓	✓		✓		✓			✓	✓	✓	

✓ Association |
 ✓ Individual |
 ✓ Individual (association optional)

MedMutual:



MedMutual

- *Hospital Indemnity Plus*
- *Specified Disease*
 - *\$5000 Deductible - \$1m benefits*
 - *Will pay any provider – PPO available*
- *Accident Insurance*

- Strong Advanced Commissions
- Incentive trips
- Affordable pricing



Specified Disease

Benefits and Coverage

- Once the deductible is met, based plan, pays 80% or 100% of the Covered expenses without exceeding the policy maximum, **\$1,000,000 per calendar year.**
- Pays *in addition to any other coverage.*
- This policy provides benefits that are a direct result of a Specified Disease.

PLAN OPTIONS

Deductible	Coinsurance Benefit	Max. Benefit	Wellness Benefit*
\$0	100%	\$10,000	Not included
\$0	100%	\$25,000	Not included
\$500	80%	\$1,000,000	Included
\$2,500	80%	\$1,000,000	Included
\$5,000	100%	\$1,000,000	Included

*Up to \$200 once per calendar year after a 90 day waiting period. Not available in CO, IL and MI.

BENEFITS PAYABLE IN OR OUT OF THE HOSPITAL

Benefit
Deductible applies to these benefits. Once the deductible is met each calendar year, based on your plan, we will pay 80% or 100% of the Covered expenses without exceeding the policy max selected.

- ✓ **Emergency Room/Urgent Care Center**
Expenses for treatment in a Hospital emergency room/Urgent Care Center are covered if treatment is caused by a Covered Specified Disease, for which treatment is received.

Inpatient Benefit	Outpatient Benefit
✓ Hospital Stay and Services	✓ Outpatient Surgery
✓ Surgery	✓ Outpatient Anesthesia
✓ ICU	✓ Physical Therapy
✓ Anesthesia	✓ Ambulance
✓ Prosthesis	✓ Doctor's Visits
✓ Physician Treatment	✓ X-Rays and Lab Tests

OPTIONAL CANCER FIRST OCCURRENCE (CFO)

Benefit Amount
\$25,000
\$50,000

If a Covered Person has a First Diagnosis of Cancer, we will pay the First Diagnosis of Cancer Benefit selected. The First Diagnosis of Cancer Benefit is payable to a Covered Person only once during his/her lifetime under the terms of the Policy.



Accident Insurance

Benefits and Coverage

- Once the deductible is met, based on plan, pays 80% or 100% of the Covered expenses without exceeding the policy maximum, \$1,000,000 per calendar year. (5MM lifetime max for inpatient and outpatient benefits)
- Pays in addition to any other coverage.
- This policy provides benefits that are a direct result of a Specified Disease.

PLAN OPTIONS

Deductible	Coinsurance Benefit	Max. Benefit
\$0	100%	\$10,000
\$0	100%	\$25,000
\$500	80%	\$1,000,000
\$2,500	80%	\$1,000,000
\$5,000	100%	\$1,000,000

BENEFITS PAYABLE IN OR OUT OF THE HOSPITAL

Benefit

Deductible applies to these benefits. Once the deductible is met each calendar year, based on your plan, we will pay 80% or 100% of the Covered expenses without exceeding the policy max selected.

✓ Emergency Room*/Urgent Care Center

*Must occur within 48 hours of the covered accident and incurs expenses in excess of selected deductible

Inpatient Benefit

- ✓ Hospital Stay and Services
- ✓ Surgery
- ✓ ICU
- ✓ Anesthesia
- ✓ Prosthesis
- ✓ Physician Treatment

Outpatient Benefit

- ✓ Outpatient Surgery
- ✓ Outpatient Anesthesia
- ✓ Physical Therapy
- ✓ Ambulance
- ✓ Doctor's Visits
- ✓ X-Rays and Lab Tests

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Benefit	Benefit Amount
Age 19+	\$50,000
Age <19	\$10,000

Death must occur within 90 days of a covered accident. Age minimum varies by state.

If a Covered Person receives an Injury in a Covered Accident and the Injury results in death within 90 days of the Covered Accident, we will pay the Benefit for Accidental Death in the amount shown in the Policy.

Hospital Indemnity Plus

Our plan options offer a range of benefits including: *

Hospital Benefits

✓ **Confinement in:**

- Hospital
- Intensive Care Unit
- Rehabilitation Facility or Skilled Nursing Facility
- Mental Health Facility

✓ **Less than 24-hour Hospital Stay**

✓ **Hospital Admission**

Preventative Care Benefits Include:

- ✓ **Mammogram**
- ✓ **Pap Smear**
- ✓ **Prostate Exam**
- ✓ **Colonoscopy**

Surgery Benefits

- ✓ **Daily Surgery Benefit**
- ✓ **Assistant Surgeon**
- ✓ **Anesthesia Benefit**

Emergency Benefits

- ✓ **Urgent Care**
- ✓ **Emergency Room**
- ✓ **Ground, Water, and Air Ambulance**

Outpatient Benefits

- ✓ **Office Visits Including Mental Health**
- ✓ **Outpatient MRI, PET, CAT Scans, X-Rays, Lab Tests**

Product Availability by State (Under 65)

	AL	AK	AZ	AR	CA	CO	CT	DE	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	
Hospital Indemnity Plus	✓		✓	✓		✓			✓	✓	✓		✓	✓	✓	✓	✓	✓					✓	
Specified Disease	✓		✓	✓		✓			✓	✓			✓	✓	✓	✓	✓	✓					✓	
Accident Insurance	✓		✓	✓		✓			✓	✓			✓	✓	✓	✓	✓	✓					✓	

	MS	MO	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY	
Hospital Indemnity Plus	✓	✓		✓	✓					✓			✓				✓	✓	✓	✓	✓					✓	✓	✓
Specified Disease	✓	✓		✓	✓					✓		✓	✓				✓	✓	✓	✓						✓	✓	✓
Accident Insurance	✓	✓		✓	✓					✓		✓	✓		✓		✓	✓	✓	✓						✓	✓	✓

Manhattan Life:

Affordable Choice & GAP Plans



- **Affordable Choice** – *Hospital Confinement and other Fixed Indemnity Policy*
 - No deductibles or coinsurance; Inpatient and Outpatient Benefits
 - First dollar doctor visits, Hospital Admission, Surgery & ER/Urgent Care Benefits
 - Issue ages: **18-64**
 - **5 million** lifetime benefit maximum
- **Manhattan Life Enrollment System**
 - Total electronic app (You sign for your client)
 - The easy to sell “Swiss Army Knife” of Ancillary platforms

AFFORDABLE CHOICE MONTHLY PREMIUMS

		ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC
Ages 18 - 29	Individual	\$174.43	\$132.06	\$103.92	\$77.67
	Individual and Spouse*	\$342.04	\$257.27	\$200.98	\$148.43
	Individual and Child(ren)	\$375.97	\$273.93	\$210.13	\$153.06
	Individual and Family**	\$571.05	\$418.46	\$321.64	\$234.08
Ages 30 - 39	Individual	\$219.88	\$166.28	\$128.02	\$96.83
	Individual and Spouse*	\$432.97	\$325.76	\$249.23	\$186.78
	Individual and Child(ren)	\$421.42	\$308.15	\$234.23	\$172.22
	Individual and Family**	\$661.85	\$486.84	\$369.80	\$272.38
Child Only**		\$183.38	\$129.09	\$96.68	\$68.62

* In IL, spouse or civil union partner

** Family rates include up to four children. Additional children are charged the Child rate.

AFFORDABLE CHOICE MONTHLY PREMIUMS

Ages 18 - 29	Individual
	Individual and Spouse
	Individual and Child(ren)
	Individual and Family
Ages 30 - 39	Individual
	Individual and Spouse
	Individual and Child(ren)
	Individual and Family
Ages 40 - 49	Individual
	Individual and Spouse
	Individual and Child(ren)
	Individual and Family
Ages 50 - 64	Individual
	Individual and Spouse
	Individual and Child(ren)
	Individual and Family
	Child Only**

	ELITE PLUS	ELITE	CLASSIC PLUS	CLASSIC	
Ages 40 - 49	Individual	\$261.43	\$197.87	\$150.06	\$114.46
	Individual and Spouse*	\$515.92	\$388.78	\$293.14	\$221.94
	Individual and Child(ren)	\$462.97	\$339.75	\$256.27	\$189.85
	Individual and Family**	\$744.93	\$550.00	\$413.83	\$307.61
Ages 50 - 64	Individual	\$369.21	\$280.76	\$207.02	\$160.46
	Individual and Spouse*	\$731.52	\$554.62	\$407.12	\$313.99
	Individual and Child(ren)	\$570.77	\$422.65	\$313.23	\$235.86
	Individual and Family**	\$960.35	\$715.69	\$527.68	\$399.57
	Child Only**	\$183.38	\$129.09	\$96.68	\$68.62

* In IL, spouse or civil union partner

** Family rates include up to four children. Additional children are charged the Child rate.

* In IL, spouse or civil union partner

** Family rates include up to four

Sedera: *Medical Cost Sharing*



Sedera



- Sedera is a **Medical Cost Sharing** Community made up of Members who share the cost of large medical expenses
- All can join
- **3 Year (Graduated) Pre-EX**
- **No caps** after reaching IUA for medically necessary health needs – a “need” is one or more sharable medical expenses caused by a single injury or illness to a member that exceeds their IUA (Initial Unshareable Amount)
- TRU-Elite – 2 in-person visits, Virtual Primary Care, Virtual Urgent Care
- Reasonable monthly contributions
- Strong level compensation

TRU Elite + Sedera Medical Cost Sharing



Monthly Payment Includes:

- Sedera Medical Cost Sharing Contribution
- TRU Elite Membership



What is the Initial Unshareable Amount (IUA)? If you experience a medical event, the IUA is the amount you are responsible for paying before the Sedera Medical Cost Sharing Community will begin sharing.

Prices below do not include the one time \$50 fee for joining

\$500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$375	\$427	\$450	\$639	\$653
Member + Spouse	\$724	\$778	\$820	\$1174	\$1,193
Member + Child(ren)	\$737	\$789	\$831	\$1188	\$1,208
Member + Family	\$1,106	\$1,127	\$1,189	\$1730	\$1,758

\$1,000 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$326	\$369	\$375	\$508	\$519
Member + Spouse	\$619	\$662	\$674	\$920	\$937
Member + Child(ren)	\$626	\$671	\$681	\$932	\$947
Member + Family	\$941	\$957	\$973	\$1357	\$1,377

\$1,500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$256	\$295	\$308	\$444	\$497
Member + Spouse	\$475	\$559	\$581	\$848	\$876
Member + Child(ren)	\$481	\$565	\$588	\$859	\$887
Member + Family	\$819	\$850	\$885	\$1207	\$1,245

\$2,500 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$239	\$272	\$276	\$425	\$436
Member + Spouse	\$438	\$507	\$514	\$749	\$760
Member + Child(ren)	\$444	\$516	\$522	\$757	\$771
Member + Family	\$755	\$772	\$783	\$1064	\$1,079

\$5,000 Initial Unshareable Amount (IUA)

Age:	18-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-64 yrs
Member Only	\$198	\$239	\$243	\$321	\$327
Member + Spouse	\$344	\$438	\$443	\$602	\$611
Member + Child(ren)	\$349	\$444	\$452	\$611	\$620
Member + Family	\$568	\$665	\$676	\$905	\$918

Population Science Management

PSM



Population Science
Management



- A Plan with **Huge PPO's** and **benefits almost like ACA, & No Pre-Ex**
- Reasonable premiums for those who **don't** get a tax credit/subsidy

2 Primary plan structures:

1. **Comprehensive** Health Plans

- **RPB** (Referenced Based Pricing) & PPO options
- “**Gig Care**” with **BCBS, Aetna & Cigna PPO** options too

2. **MaxGuard** – A **Limited** Medical plan – very affordable and *permanent*.

PSM

- There is No Pre-Existing Limitation
- Extraordinary Telemedicine and **Concierge Care Navigation** services to get you the right provider and even set appointments!
- **Comprehensive** plan has No \$ Limits for covered benefits
- Able to enroll in 44 states (**See Map**)
- Enrollees can use Providers / Facilities in all **50** states



Population Science
Management

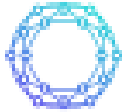
No Sell States



There are currently 11 no sell states for PSM. They are CA, CT, HI, MD, MN, NH, OR, PA, VT, WA, WI



- Able to enroll in 39 states
- Enrollees can use Providers / Facilities in all **50** states



Population Science
Management

Effective Date: November 01, 2025

MaxGuard Plan Comparison

Group Name: Population Science Management of Tennessee

*Sample rates - see enrollment
portal for current rates*

Limited Medical Plans · EPO · Monthly Contributions

PLAN	MaxGuard \$300	MaxGuard \$600	MaxGuard \$900	MaxGuard \$1,500	MaxGuard \$2,000	MaxGuard \$2,500
AGES 18-29						
Employee	\$329.00	\$309.00	\$289.00	\$269.00	\$249.00	\$239.00
Employee + Spouse	\$619.00	\$599.00	\$579.00	\$559.00	\$539.00	\$519.00
Employee + Child(ren)	\$599.00	\$579.00	\$559.00	\$539.00	\$519.00	\$499.00
Family	\$849.00	\$809.00	\$799.00	\$789.00	\$779.00	\$769.00
AGES 30-44						
Employee	\$379.00	\$349.00	\$329.00	\$309.00	\$279.00	\$249.00
Employee + Spouse	\$679.00	\$639.00	\$619.00	\$599.00	\$579.00	\$549.00
Employee + Child(ren)	\$649.00	\$619.00	\$589.00	\$569.00	\$549.00	\$499.00
Family	\$909.00	\$879.00	\$839.00	\$809.00	\$799.00	\$739.00
AGES 45-54						
Employee	\$409.00	\$379.00	\$359.00	\$339.00	\$319.00	\$289.00
Employee + Spouse	\$699.00	\$679.00	\$659.00	\$639.00	\$629.00	\$619.00
Employee + Child(ren)	\$679.00	\$649.00	\$629.00	\$619.00	\$599.00	\$579.00
Family	\$929.00	\$899.00	\$889.00	\$869.00	\$849.00	\$829.00
AGES 55-64						
Employee	\$449.00	\$429.00	\$409.00	\$389.00	\$369.00	\$349.00
Employee + Spouse	\$709.00	\$689.00	\$669.00	\$649.00	\$639.00	\$629.00
Employee + Child(ren)	\$689.00	\$659.00	\$639.00	\$629.00	\$589.00	\$549.00
Family	\$949.00	\$929.00	\$909.00	\$849.00	\$769.00	\$709.00



2026

Product:
GigCare Thrive

In-Network Provider:

Blue Cross and Blue Shield of Nebraska (Regional Network: IA and NE)

Sample rates - see enrollment portal for current rates

Major Medical Plans - PPO / EPO / HSA - Monthly Contributions

PLAN	THRIVE \$1,500 (PPO)	THRIVE \$2,500 (PPO)	THRIVE \$5,000 (EPO)	THRIVE \$7,350 (EPO)	THRIVE \$5,000 (PPO / HSA)
AGES 18-29					
Employee	\$881.05	\$821.97	\$692.17	\$600.92	\$631.37
Employee + Spouse	\$1,631.59	\$1,513.43	\$1,254.27	\$1,071.77	\$1,131.58
Employee + Child(ren)	\$1,483.52	\$1,377.18	\$1,143.89	\$979.64	\$1,033.58
Family	\$2,387.67	\$2,210.43	\$1,821.91	\$1,548.16	\$1,637.32
AGES 30-44					
Employee	\$910.77	\$849.32	\$714.35	\$619.45	\$651.07
Employee + Spouse	\$1,691.03	\$1,568.14	\$1,298.64	\$1,108.83	\$1,170.99
Employee + Child(ren)	\$1,537.02	\$1,426.42	\$1,183.82	\$1,013.00	\$1,069.05
Family	\$2,476.83	\$2,292.50	\$1,888.46	\$1,603.75	\$1,696.44
AGES 45-54					
Employee	\$955.39	\$890.36	\$742.02	\$642.57	\$675.66
Employee + Spouse	\$1,780.70	\$1,650.65	\$1,353.98	\$1,155.07	\$1,220.16
Employee + Child(ren)	\$1,617.68	\$1,500.63	\$1,233.63	\$1,054.61	\$1,113.30
Family	\$2,611.55	\$2,416.48	\$1,971.47	\$1,673.11	\$1,770.19
AGES 55-64					
Employee	\$1,068.28	\$994.28	\$798.85	\$690.04	\$726.14
Employee + Spouse	\$2,006.49	\$1,858.48	\$1,467.63	\$1,250.02	\$1,321.12
Employee + Child(ren)	\$1,820.89	\$1,687.68	\$1,335.91	\$1,140.06	\$1,204.17
Family	\$2,950.24	\$2,728.23	\$2,141.95	\$1,815.53	\$1,921.64

“Screening” for *Product Fit*



Identify your Client

Who are you looking for?

- You're looking for the “**Individual**” health prospect (*doesn't* have an option to purchase affordable health care at work) Most ACA sales happen here
- You're looking for the “**Self Employed/Small Business**” person
- You're looking for employer groups who don't have a **group health plan**
- You're looking for employer groups who do have a group plan but it's too **expensive** for the employer to sustain
- You're looking for **dependents** of a group employer plan whose dependent cost is too expensive (*Family Glitch!*)



Screen the Prospect

- Determine whether they are an **“Individual”** or a **“Employer/Group”** prospect.
- Do they need an Individual health solution or an Employer Group option?
 - If a group below 50 employees needs a solution for the **Employer** and their **Employees** ... they **may** need a
 1. **True Group Health**

How do I determine if they’re a better candidate for **“Individual”** or **“Group?”** Get the **EE income!**

The higher the EE income, the *more likely* you need a “true group” solution!
 2. Otherwise, an **ICHRA/ACA** or Sedera option would be best.

The higher the premium (ICHRA) or lower the income (ACA)



Screen the “*Individual*” (Not ER/EE’s)

Learn about *what the prospect has now*:

- What is their current plan/coverage, if any? (If not ACA, *read the policy!*)
- What does it cover/what kinds of benefits? (If not ACA, *explain* what does it NOT cover!)
- What does it cost? (*Premium* for individual and dependents)
- What is the deductible, coinsurance, copay = *Max Out of Pocket*?
- If a business owner, do they have *a few EE’s that may need help*?
- If an EE – do they have *colleagues at work* who need your help?
- Does the Individual work Full time or Part Time?

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.

How to Screen for “Individuals” *(Not ER / EE’s)*

Learn about the client:

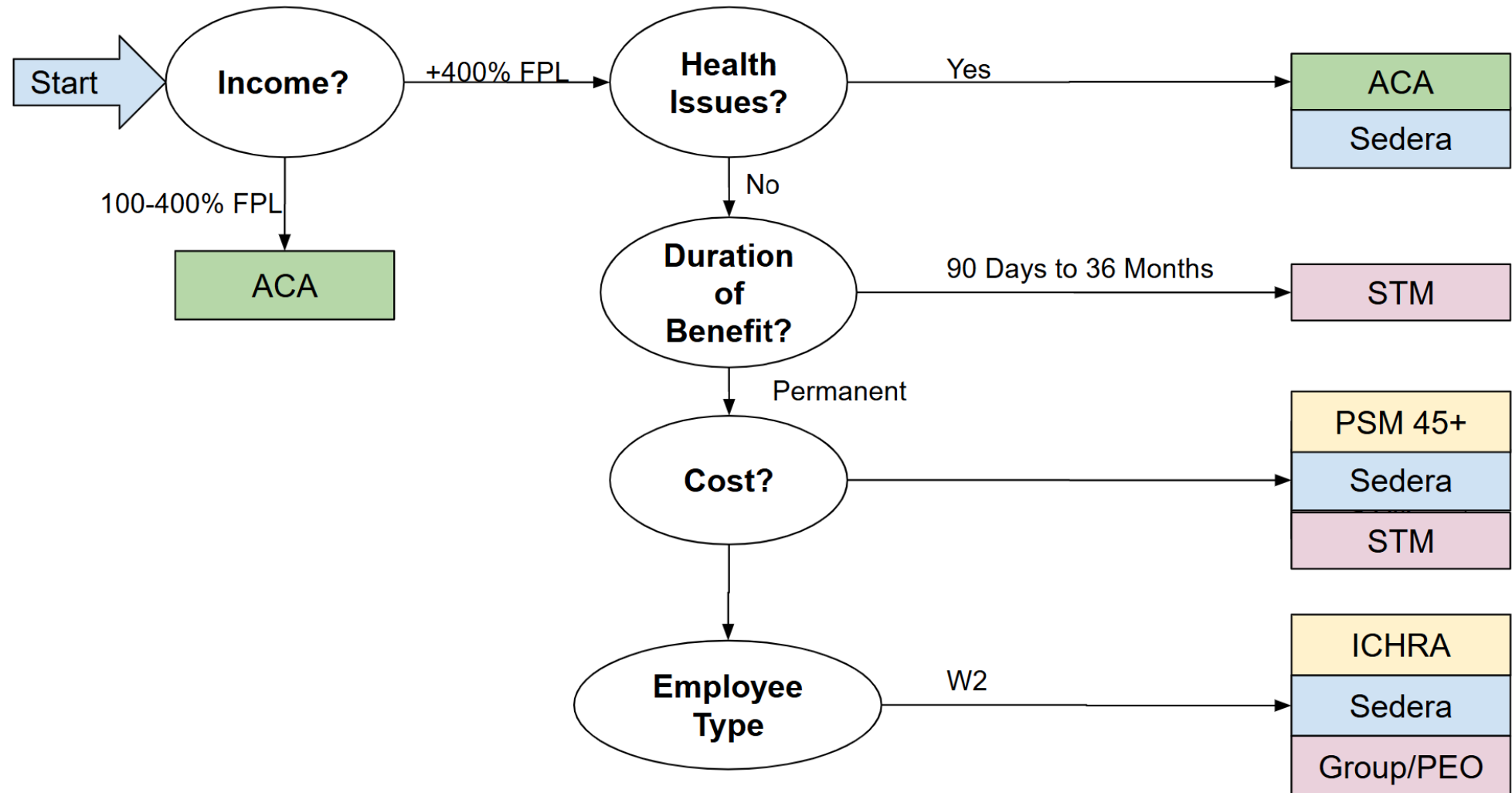
- What is their **income** (100-400% FPL or Higher?)
- What are their **age, health** conditions, **Height and Weight**
- What **RX** do you take (and **how much** do they cost?)
- Tell me about your **dependents** (ask the same questions)

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.

Options to Evaluate for *Individuals*

Assume under 65, Individual, Individual and Spouse, or Family

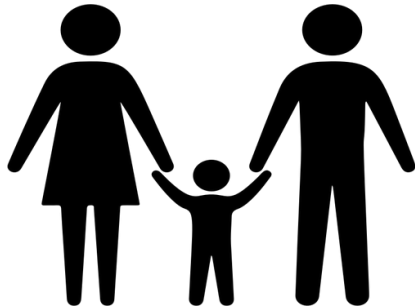


“The *Separate Strategy*” Ex. Individual

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME

Dad & Mom (45) & 2 Kids



ACA

TOTAL: \$1450 / mo.
(Silver – ATL, GA)

OPTION B: SEPARATE

Mom & Kids (Healthy)
Dad (*Health Issues*)



Sedera

\$400 / mo.
(1500 IUA)



ACA

\$500 / mo.
(Silver)

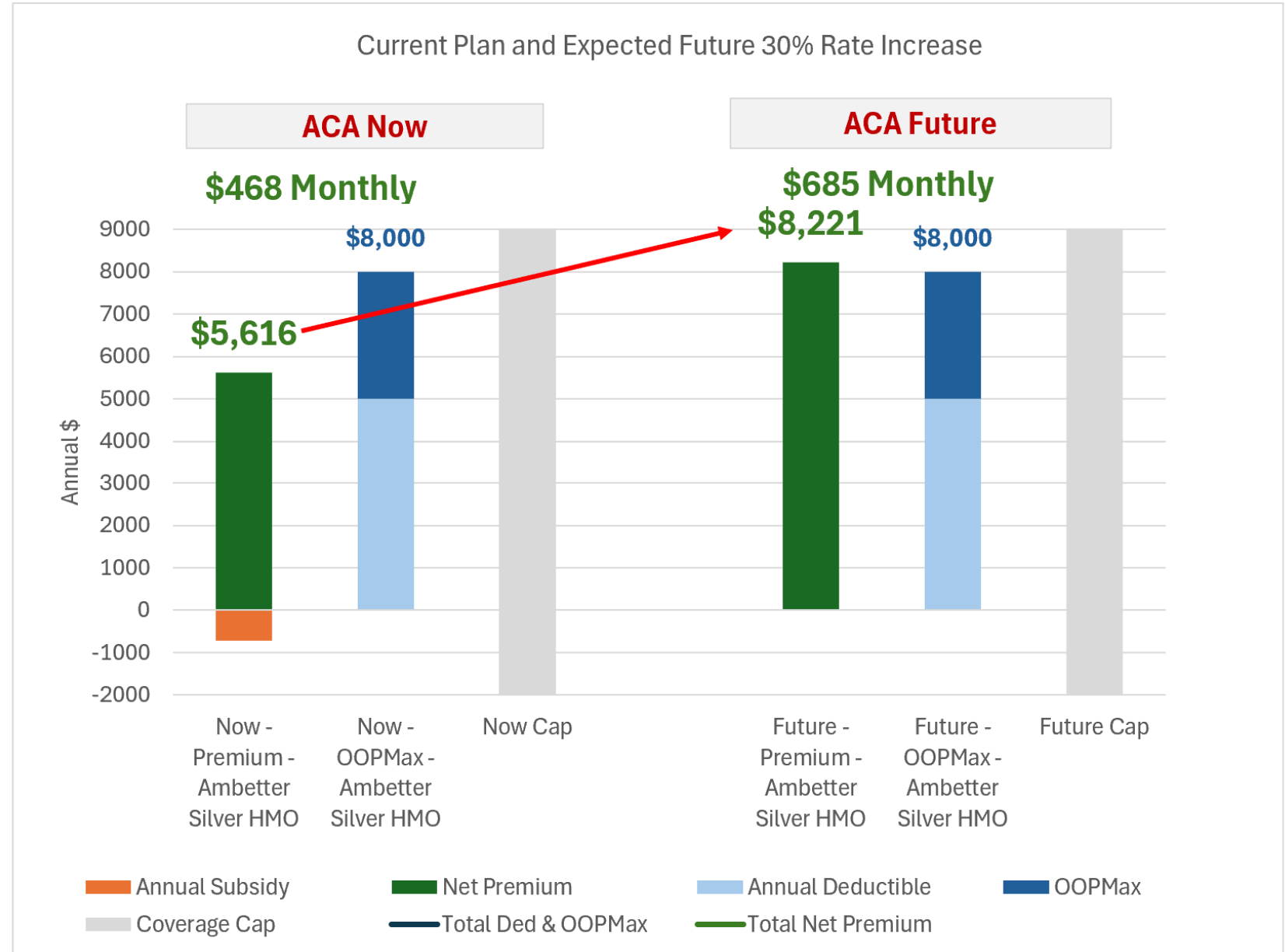
TOTAL: \$900 / mo.

Alternatives to ACA – Case 1



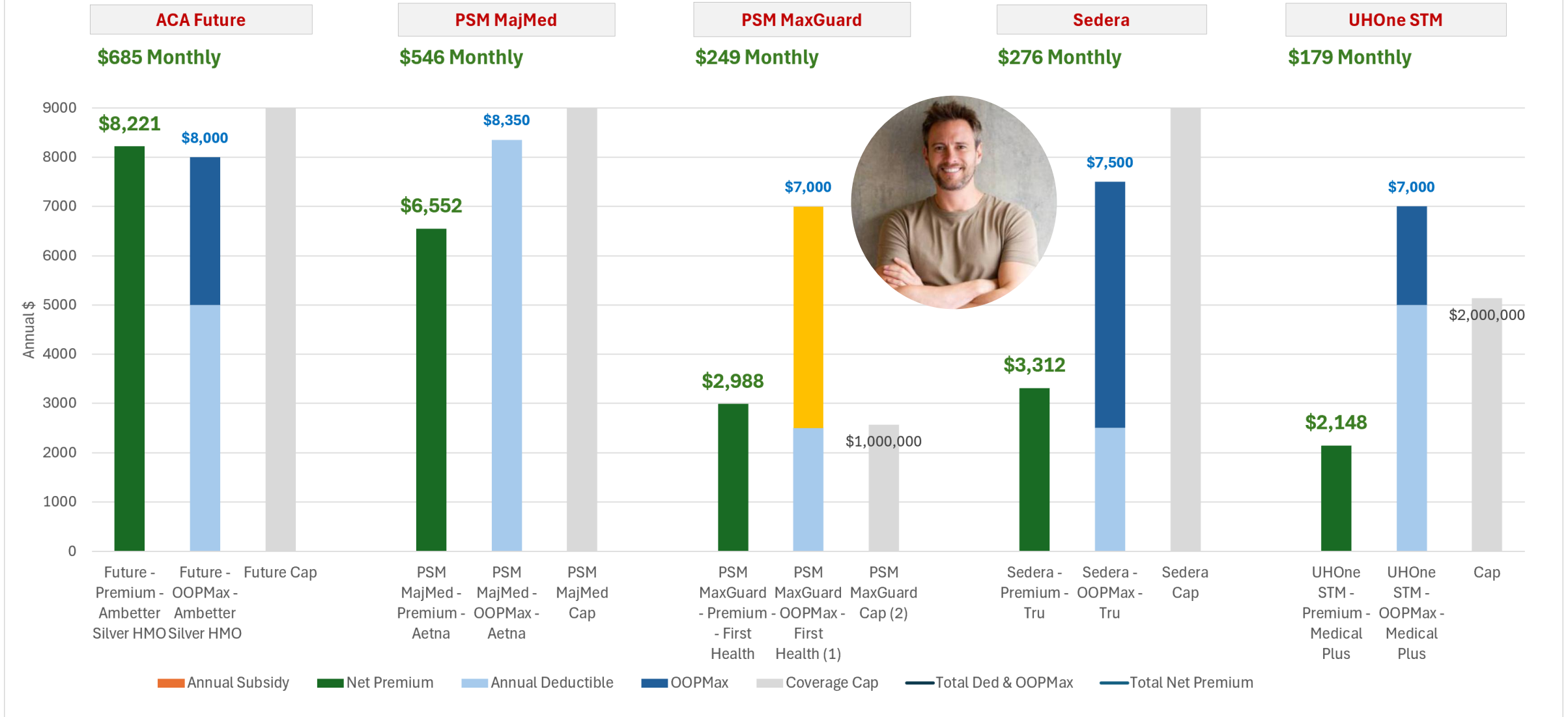
*Single Male, Age 44,
\$65k Income,
Healthy, Florida*

Case: Single Male, Age 44, \$65k Income, Healthy, Florida



Case: Single Male, Age 44, \$65k Income, Healthy, Florida

Which Product for Which Client?



(1) Out of Pocket Max estimated. Unknown total due to copays. \$2500 Individual, \$5000 Family.

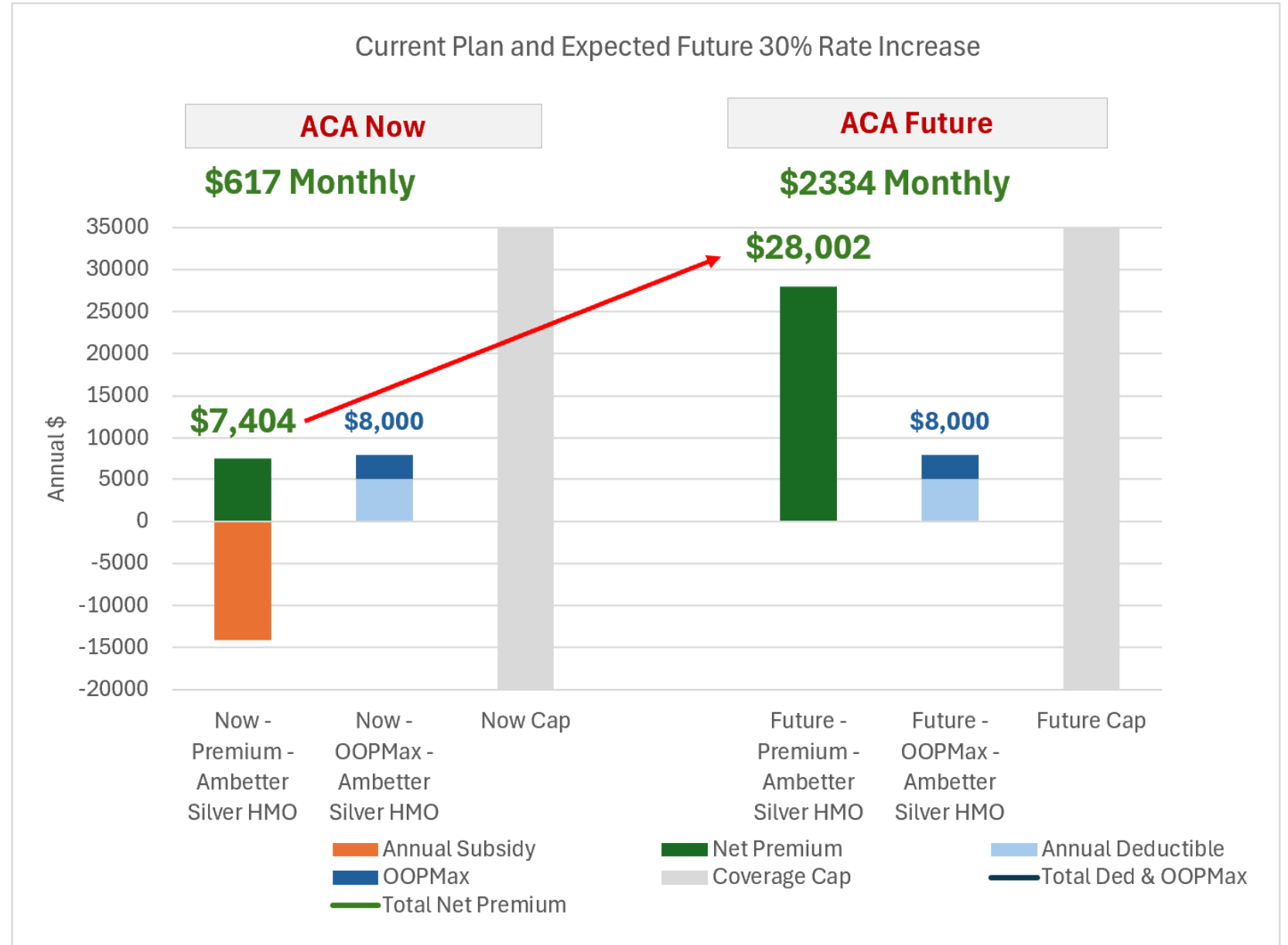
(2) Benefit cap is \$1m per year, \$5m lifetime.

Alternatives to ACA – Case 2



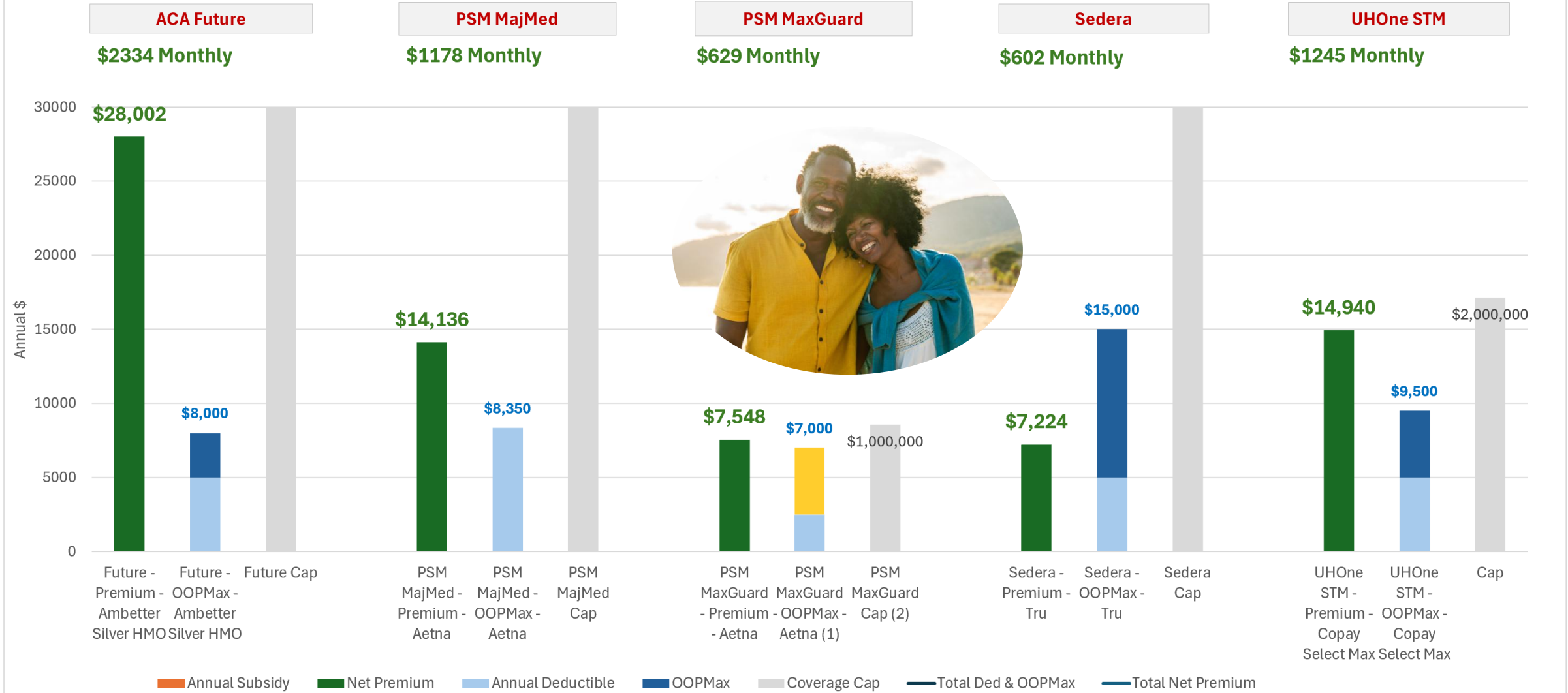
*Couple, Age 57,
\$90k HH Income,
Healthy, Florida*

Case: Couple, Age 57, \$90k HH Income, Healthy, Florida



Case: Couple, Age 57, \$90k HH Income, Healthy, Florida

Which Product for Which Client?



(1) Out of Pocket Max estimated. Unknown total due to copays. \$2500 Individual, \$5000 Family.

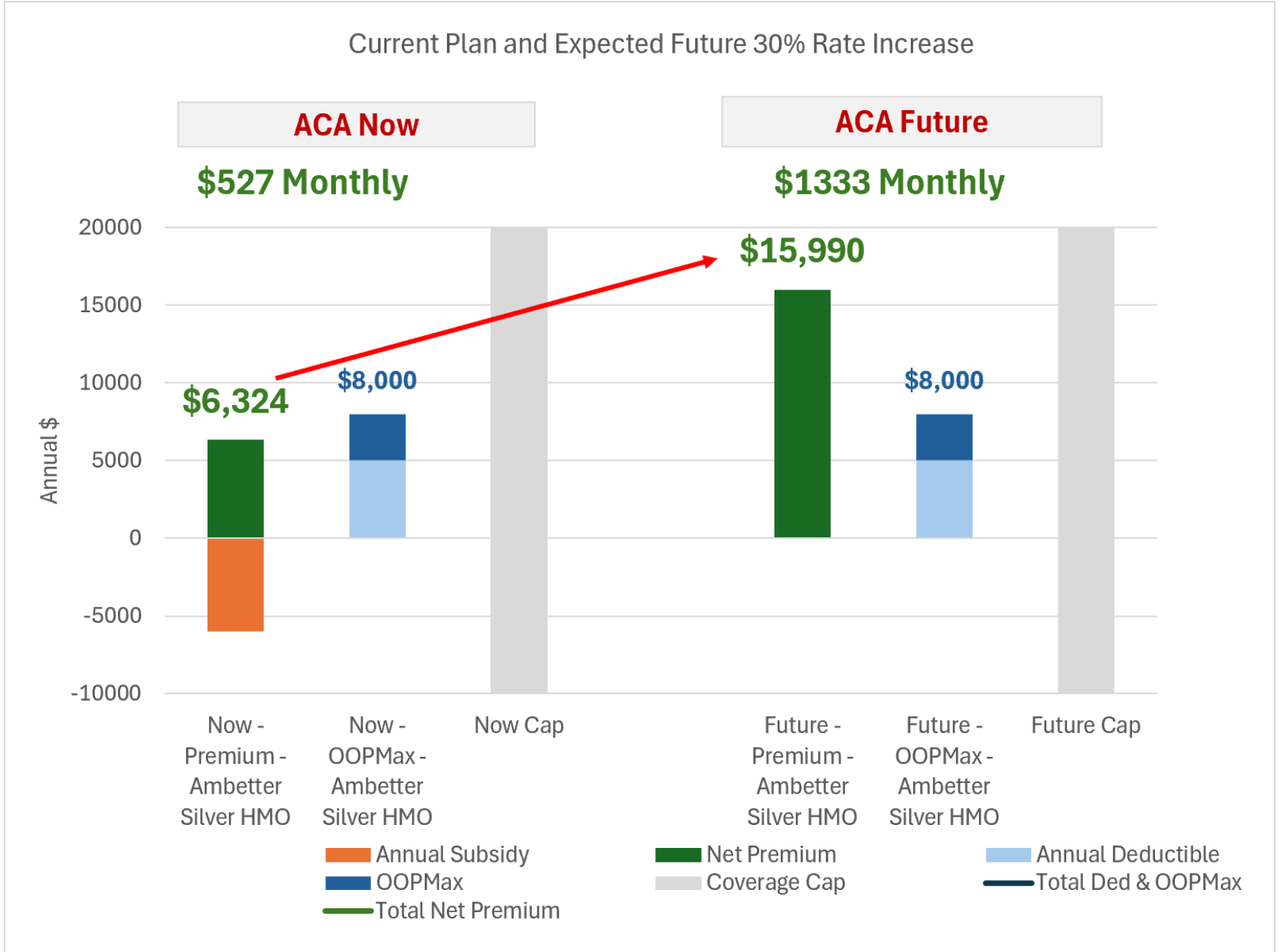
(2) Benefit cap is \$1m per year, \$5m lifetime.

Alternatives to ACA – Case 3



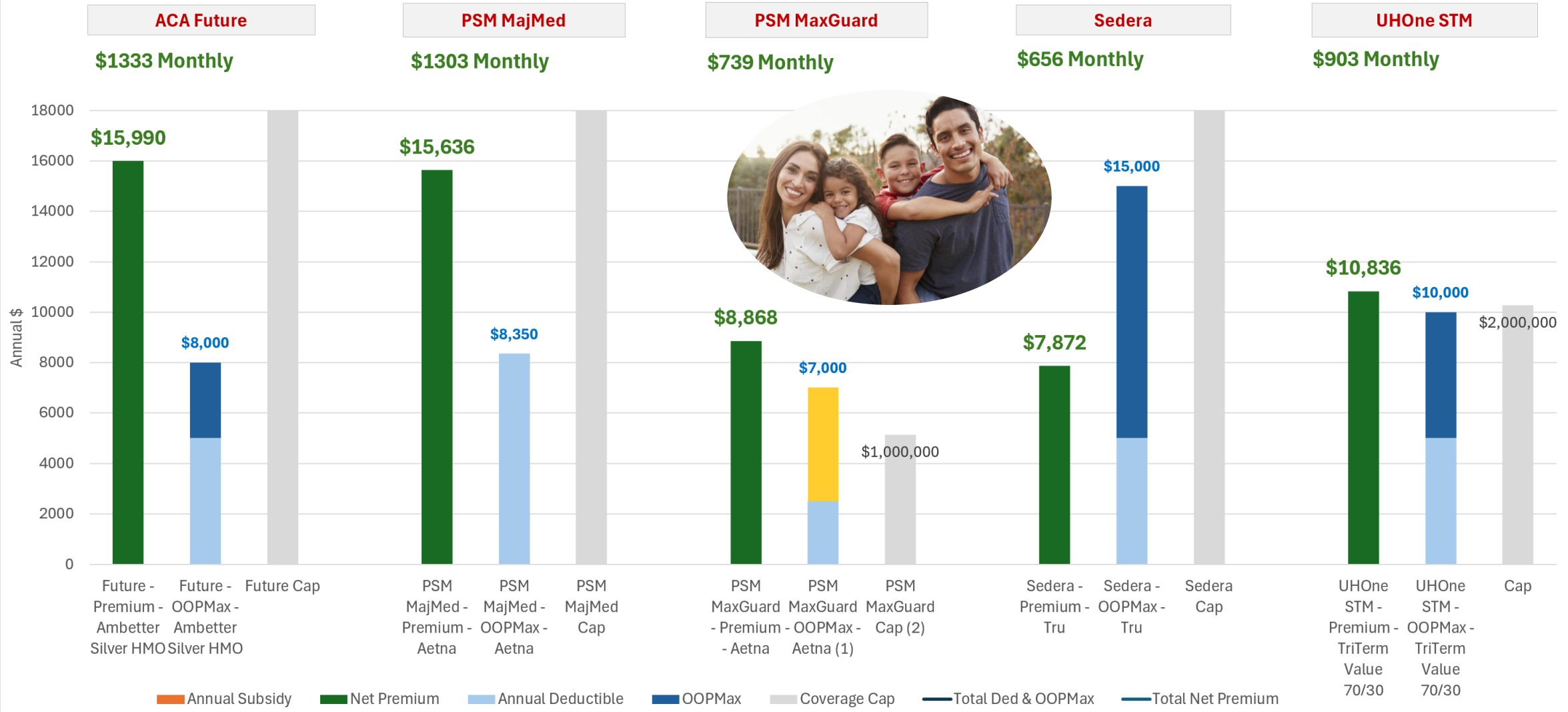
*Family w 2 children,
Age 41, \$150k HH
Income, Healthy,
Florida*

Case: Family w 2 children, Age 41, \$150k HH Income, Healthy, Florida



Case: Family w 2 children, Age 41, \$150k HH Income, Healthy, Florida

Which Product for Which Client?



(1) Out of Pocket Max estimated. Unknown total due to copays. \$2500 Individual, \$5000 Family.

(2) Benefit cap is \$1m per year, \$5m lifetime.

How do I screen for *Businesses/ER Group*

- What do they have now? (**Nothing? MEC? HI, MCS, ACA Individual, True Group**)
- What does the plan cover, if not ACA or True Group?
- Get “Out of Pocket” costs (Review Summary of Benefits) – include Deductible & Co-ins.
- What is total actual cost per Employee? Cost per Dependent(s)?
 - What **contribution** is the ER making to **EE, Spouse, Children**
- Number of full time vs. part time employees?
- EE income

Assume employees are under 65, Business with less than 50 persons.

* Market the most comprehensive, most permanent health program they can qualify for and afford.

How to screen for ER/EE's

Learn about *the employees in that group*:

- What are their ages, health conditions, tobacco usage
- What RX do you take
- Tell me about your dependents (same questions)
- Are you using ER group plan for dependents?
 - If not, what coverage, if anything?

Assume employees are under 65, Business with less than 50 persons.

* Market the most comprehensive, most permanent health program they can qualify for and afford

Screen for “Employees” in a Group

Income (100-400% FPL or greater?)

Age

Health

W-2 or 1099

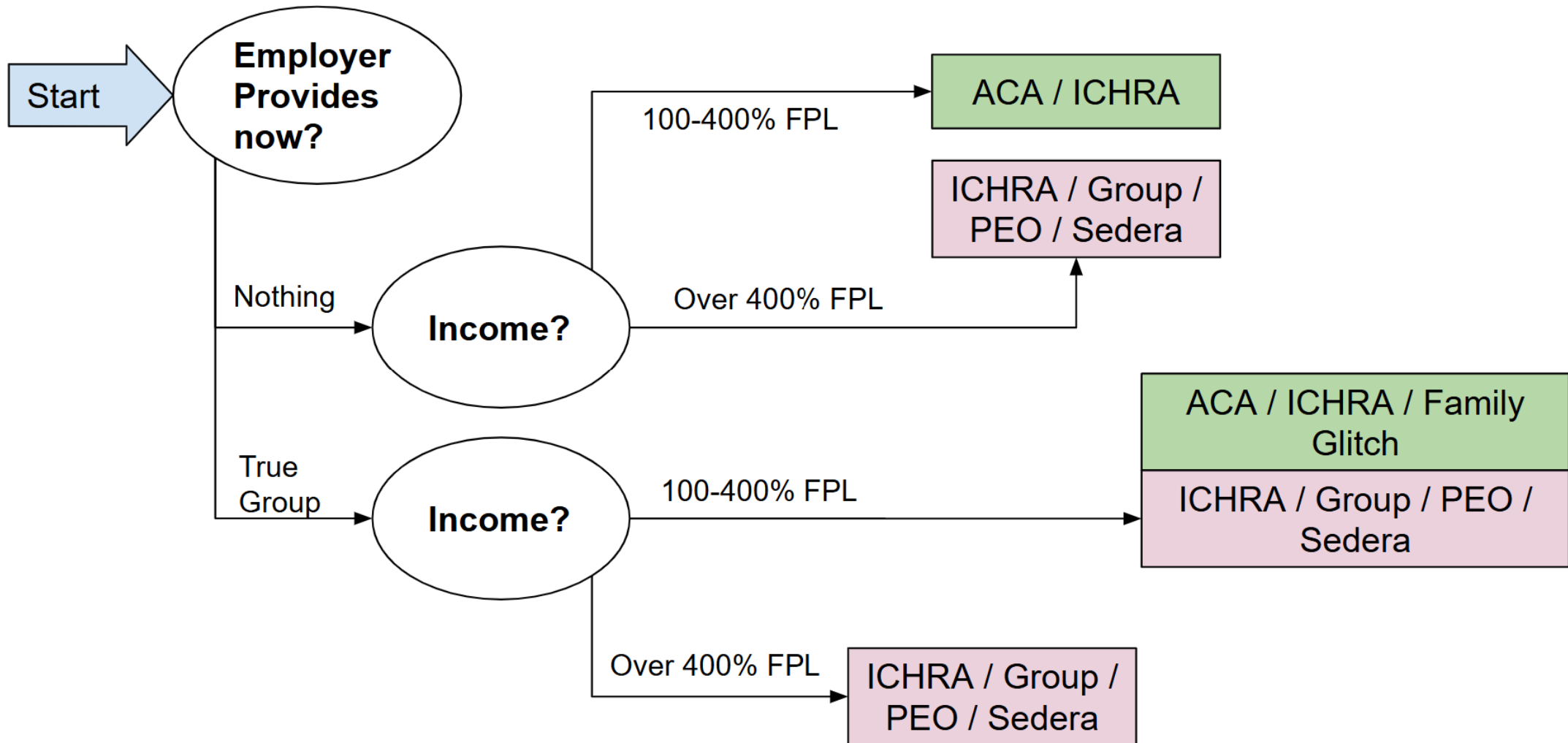
Dependents

Assume under 65, Individual (Individual, or + Spouse, or +Family)

* Market the most comprehensive, most permanent health program they can qualify for and afford.

Options to Evaluate for Businesses

Assume employees are under 65, and less than 50 employees.

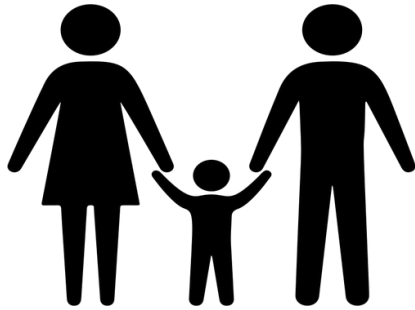


The *Separate* Strategy Ex. Group

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME Plan

Dad, Mom (45) & 2 Kids



Group/
PEO

TOTAL Cost: \$1400 / mo.

E-\$450 | S-\$550 | C-\$400

OPTION B: SEPARATE

Mom & Kids (Healthy)
Dad (*Health Issues*)



Sedera

\$400 / mo.

(1500 IUA)



Group/
PEO

\$450 / mo.

TOTAL: \$850 / mo.

The *Separate* Strategy Ex. Business

Assume Adult Age 45, Family, + 400% FPL

OPTION A: SAME Plan

Employer Pays

$\$450 \times 75\% = \337.50

Employee Pays

$\$112.50 + \$550 + \$400 =$
 $\$1062.50$

Group/
PEO

TOTAL: \$1400 / mo.

E-\$450 | S-\$550 | C-\$400

OPTION B: SEPARATE

Employer Pays

$\$450 \times 75\% = \337.50

Employee Pays

$\$112.50 + \$400 = \$512.50$

Sedera

\$400 / mo.

(1500 IUA)

Group/
PEO

\$450 / mo.

TOTAL: \$850 / mo.

Peek Performance Makes it Easy to Start



PeekTraining.com

This is a training tool that you can use for yourself and your agents! How to get started, basic training for rookies and deep dive training for advanced markets.



Agent Care Team

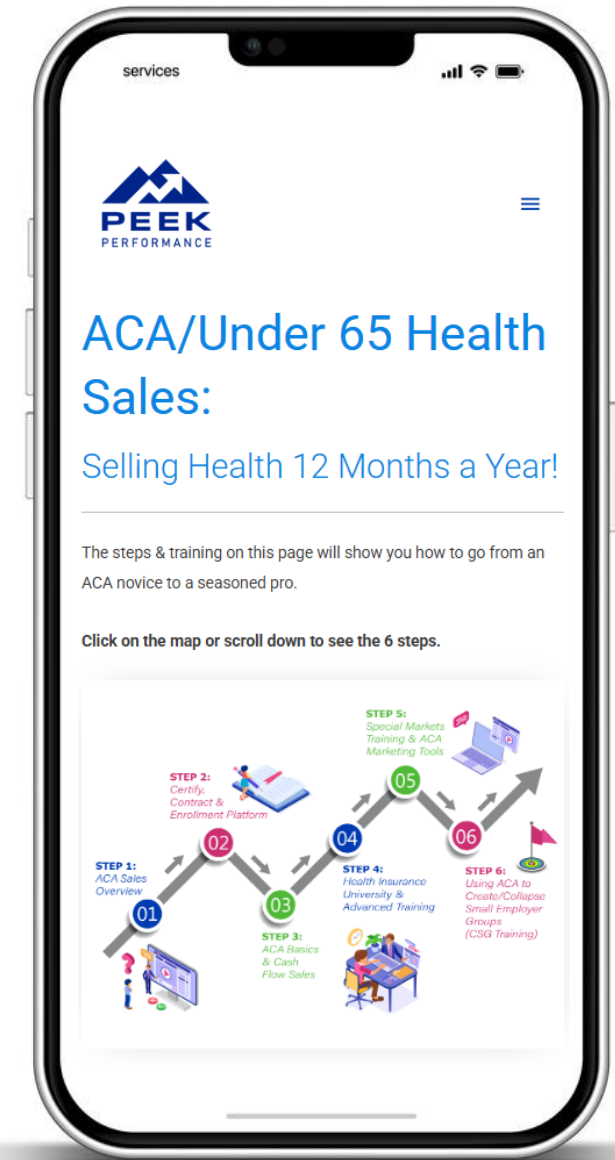
We have an entire team dedicated to making sure you and your team are taken care of. Once you decide to join Peek Performance, you will be assigned an ACT member to support you.



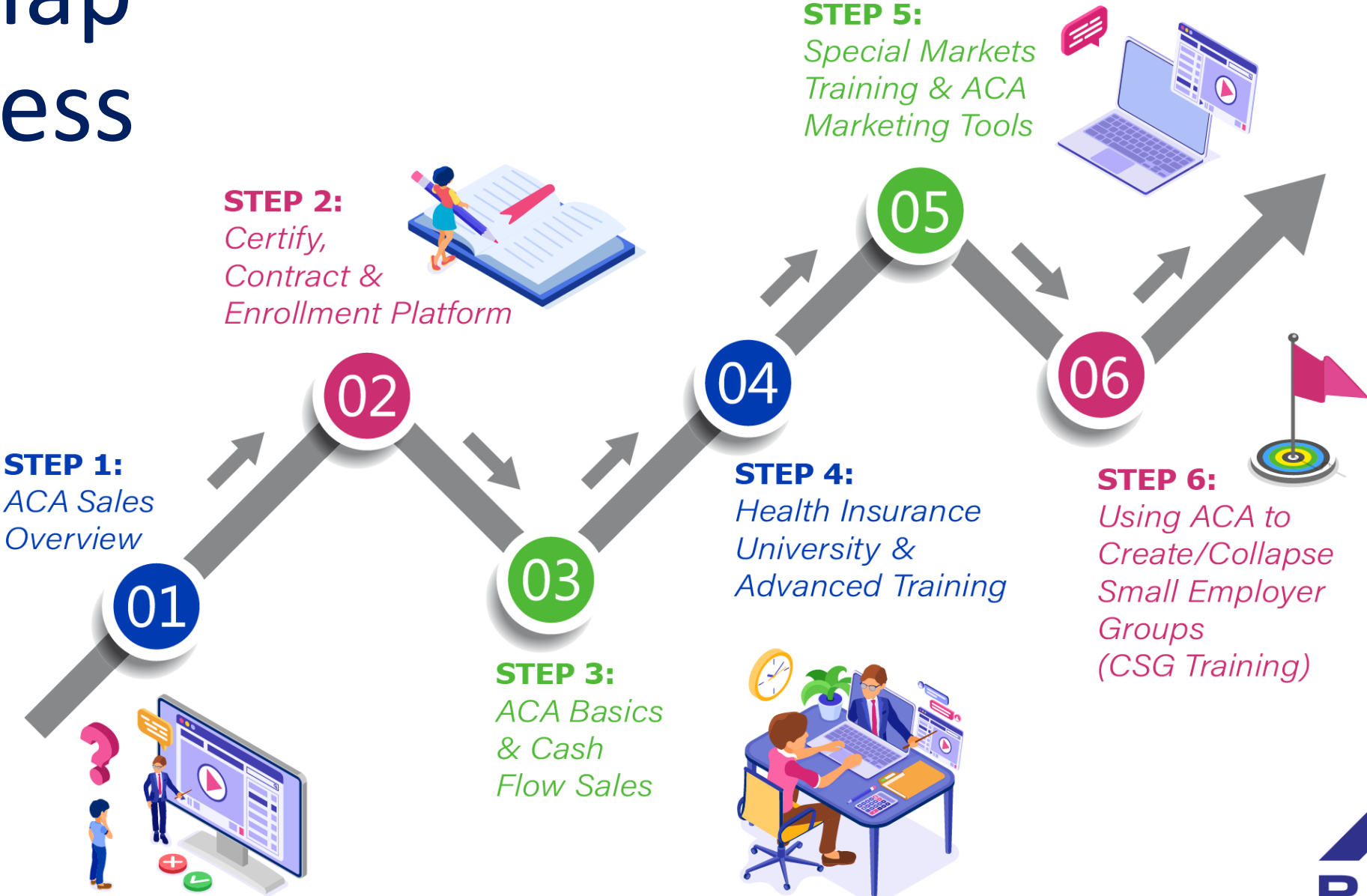
Support

We want Agency Owners to be out selling and recruiting, NOT worried about technical details like commissions, certification, and contracting etc. That stuff slows you down. Let our team help! We've been doing it for almost 30 years and we're VERY good at it.

- ✓ **ACA/Under 65 Health Sales (Tab)**
- ✓ *ACA Prep Class* (Step 2a): “Step by Step” instructions on how to
 - **Certify** (see map on next slide)
 - **Appoint/Contract/New Carriers**
 - **Set up Enrollment Platform**
 - **Compliance and Enrollment Training**
- ✓ Intro ACA Training (Step 3)
- ✓ Advanced Training (Steps 4, 5 & 6)



Road Map to Success



ICHRA 101

Clay Peek clayp@ppisales.info

Peek Performance Insurance

877 612 7317 or marketers@ppisales.info



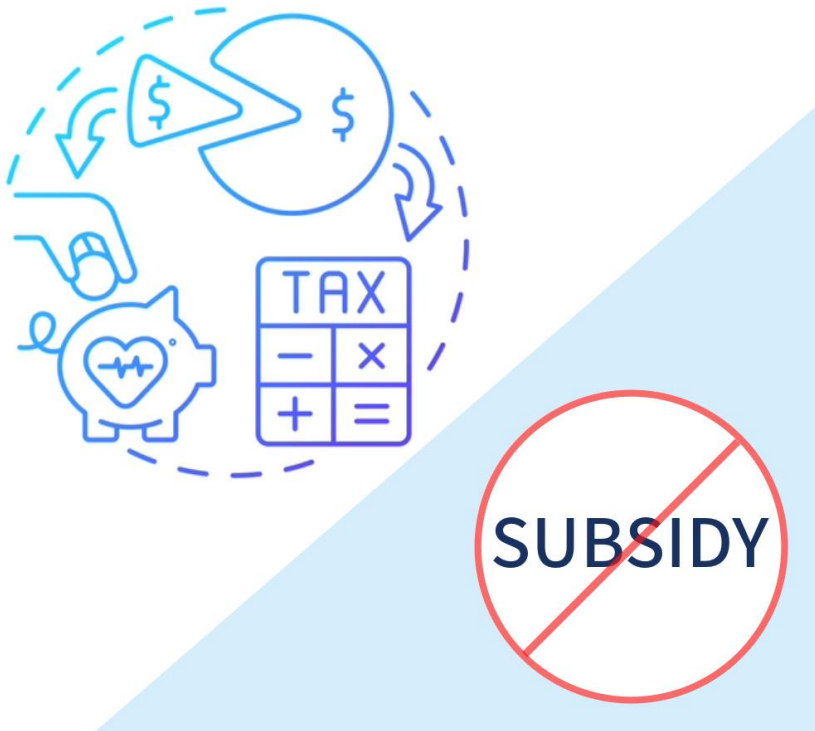
ICHRA – *Individual Coverage HHealth
Reimbursement Arrangement*

QSHRA – *Qualified Small Employer HHealth
Reimbursement Arrangement*



ICHRA – ER Can Pay ACA Premiums, which are Pre-Tax, But NO ACA Subsidy/Tax Credit is available!

Pre-Tax ER Premiums 



- Can use **ACA** to provide health insurance for **employer** groups of **any** size
- Can enroll groups **12** mo. a year
- Can **add new EE's anytime**
- Some call it “**Individual Group**” or “Managed Individual” insurance
- If the “**group**” **cost is high** ... Use ICHRA and ACA to replace it!
- If you get ER ICHRA Dollars – you get **NO SUBSIDY**

Managed “Individual” Health



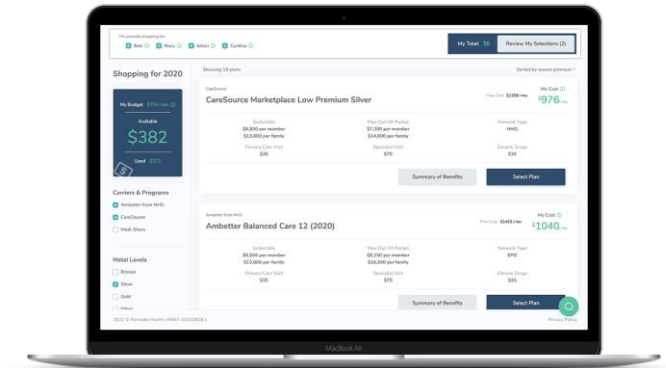
1. **Employer** provides a contribution.



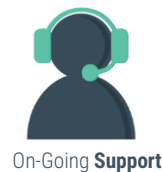
2. **Employee** selects the plan they wish to purchase.



3. **Software** for **one bill** to manage it all.



+ Added Benefits:



On-Going Support



Telemedicine



Ancillary Options



Resource documents

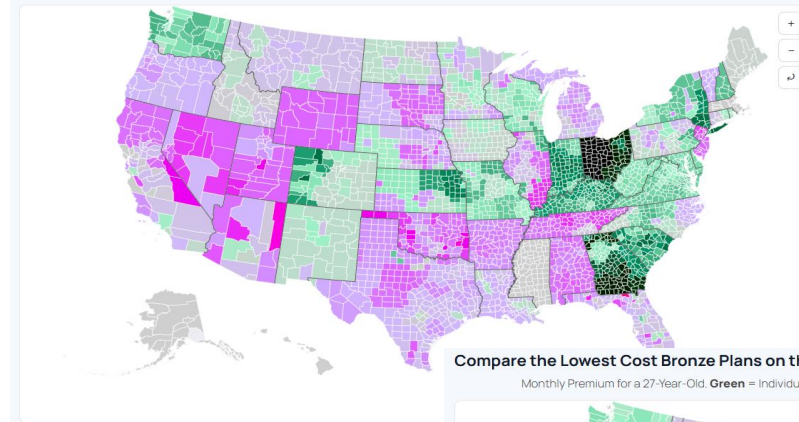
Group vs ACA “Heat Maps”

The following heat maps show the difference between the lowest cost Bronze/Silver Plans on the Individual and Small Group ACA Markets by County, 2026

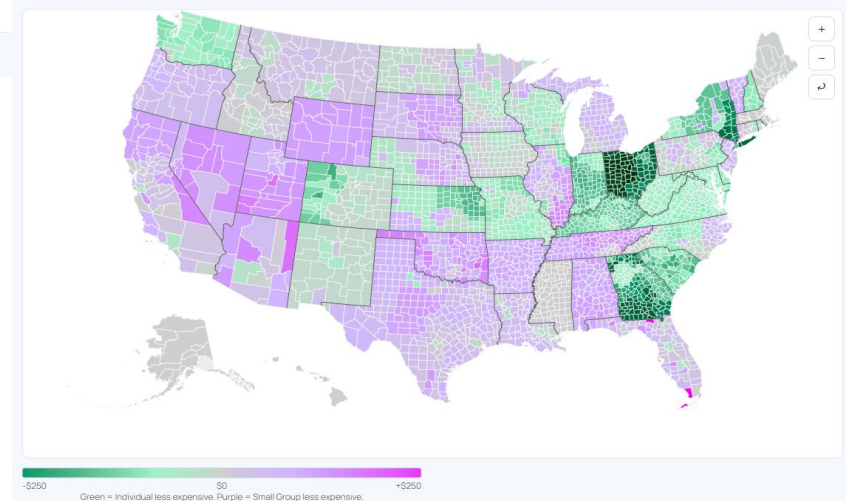
- 50 Year Old – Bronze
- 27 Year Old – Bronze

[LINK TO HEAT MAPS](#)

Compare the Lowest Cost Bronze Plans on the Individual and Small Group ACA Markets by County - 2026*
Monthly Premium for a 50-Year-Old. Green = Individual less expensive; Purple = Small Group less expensive. Midpoint is light gray.

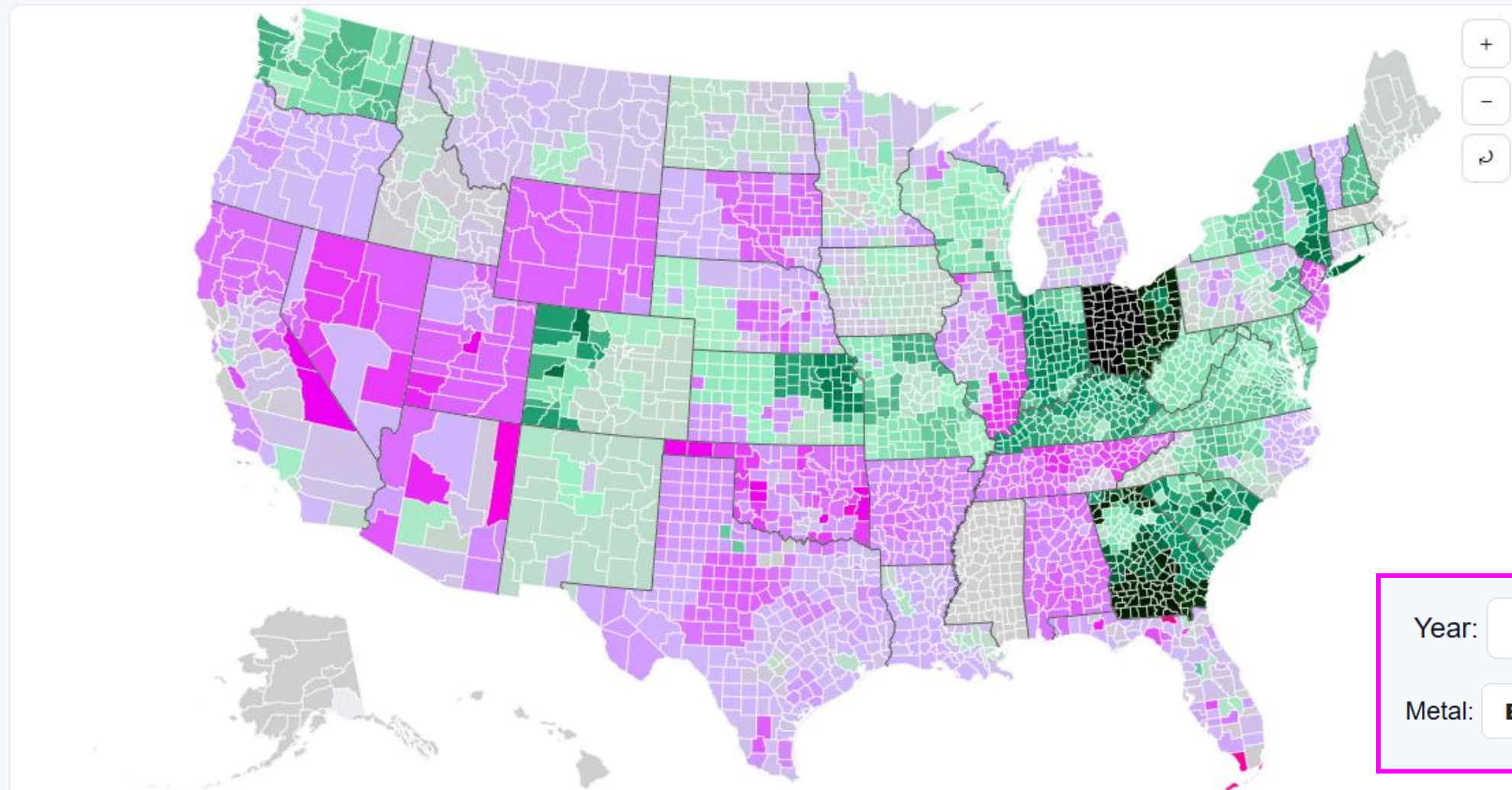


Compare the Lowest Cost Bronze Plans on the Individual and Small Group ACA Markets by County - 2026*
Monthly Premium for a 27-Year-Old. Green = Individual less expensive; Purple = Small Group less expensive. Midpoint is light gray.



Compare the Lowest Cost Bronze Plans on the Individual and Small Group ACA Markets by County - 2026*

Monthly Premium for a 50-Year-Old. **Green** = Individual less expensive; **Purple** = Small Group less expensive. Midpoint is light gray.



Year: **2026** ▾ Age: **50** ▾
Metal: **Bronze** ▾ Map: **County** ▾

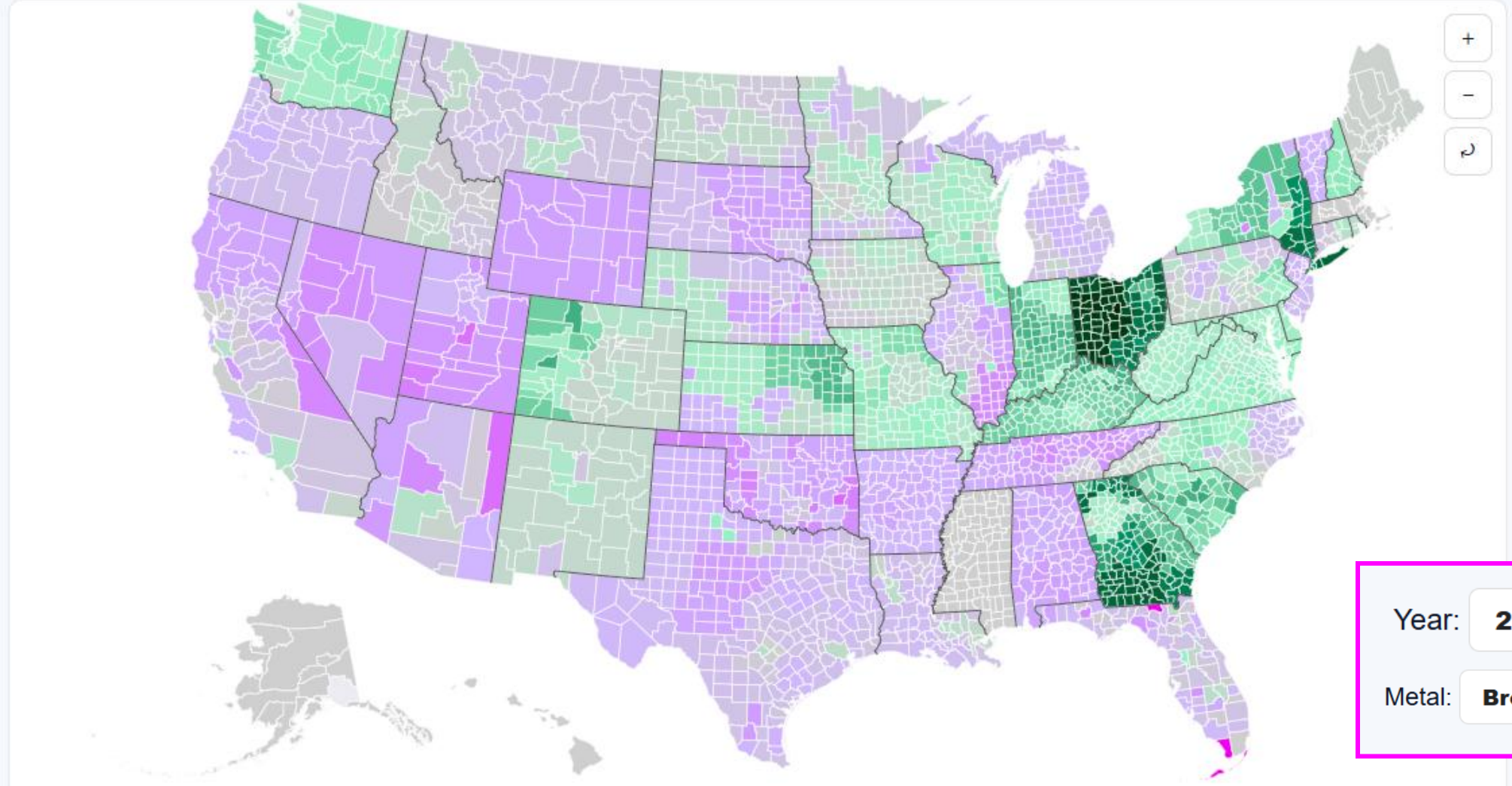
Includes all individual ACA-compliant plans sold on or off the state and federal exchanges. For the purposes of this map, plans and premiums are assumed to be available in a county if they are offered in any part of the county.



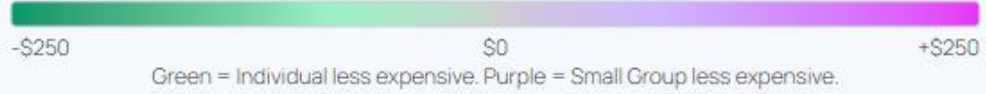
Map was updated on 11/13/2025 for the 2026 plan year. Copyright Ideon. All Rights Reserved.

Compare the Lowest Cost Bronze Plans on the Individual and Small Group ACA Markets by County - 2026*

Monthly Premium for a 27-Year-Old. **Green** = Individual less expensive; **Purple** = Small Group less expensive. Midpoint is light gray.



Year: **2026** ▾ Age: **27** ▾
Metal: **Bronze** ▾ Map: **County** ▾



Includes all individual ACA-compliant plans sold on or off the state and federal exchanges. For the purposes of this map, plans and premiums are assumed to be available in a county if they are offered in any part of the county.

Map was updated on 11/13/2025 for the 2026 plan year. Copyright IDeon. All Rights Reserved.

How we got here: Health Benefits Law Improvements



The ACA
signed
into law
Mar. 2010



HealthCare.gov
Start of the Individual
Marketplace Oct. 2013

Remodel Health
starts Oct. 2014



IRS allows employers
to help employees
with individual plans



QSEHRA available via
21st Century Cures Act
of 2016



Tax Cuts and Jobs Act of 2017
lowers individual
mandate to \$0



Executive Order
allowing 1-year
Short Term plans



ICHRA as a new
option: Jan. 2020



No Surprises Act
Mar. 2020



ARPA signed
Mar. 2021

The IRA
signed
Aug.
2022



"Family
Glitch"
Is Fixed

2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

EE “CLASSES” ICHRA

Some basics to HRA classes and keeping it legal



Employee Classes

- Waiting Period
- Full-Time and Part-Time
- Seasonal
- Collective Bargaining Agreement
- Non-resident Alien
- Geographical Area
- Salary and Non-salary
- Staffing Firm Employees
- New Hire Subclass
- Combination thereof



Class Size Requirements

- No minimum *if* employer does not offer group health plan
- If group plan *is* offered, these minimums required:
 - 10 for employers with fewer than 100 employees
 - 10% (rounded down) for 100-200 employees
 - 20 for employers with 200+ employees

Rating Options:

- Age (1:3)
- Dependents

OTHER DETAILS **ICHRA**

Some more obscure but important HRA info



Enrollment

- **ICHRA** opens Special Enrollment Period (SEP)
- 60-day window to choose new plans
- Can start up or switch over any time of the year
- Cannot be used for *spouse's plans* at their spouse's job
- Can roll-over budgets if allowed by Employer



Classes

- May have multiple "classes"
- Each class may have different allowances

Practical Use of **ICHRA**

What kind of Employers should consider this option?



Small Employers with High Income Employees (Young IT Pro's)

Employers with Over 50 EE's (No QSEHRA for 50+. ICHRA only)

Anytime "Group Health" costs more than ACA (without the Tax Credit)

Let **Ameriflex** Help you

Comprehensive Quoting and Comparison w all plans

Agent makes additional HRA fees PEPM on all ACA sales, permanently

Agent can make ancillary sales to group

Need **Census, Current Monthly Bill and Summary of Benefits** for Group plan

RECRUIT TO
YOUR (*OUR*)
MARKET
ADVANTAGE

Very few agents are aware or engaged in the ER Group w/ACA opportunity



Almost no other FMO's teach this
(Do they even *understand* it?)



PPI can take agents to a **deep** level of understanding and expertise



This is part of what makes **Your/PPI's "Value Prop"** so powerful as you recruit agents

WHY OUR MESSAGE IS *DIFFERENT*

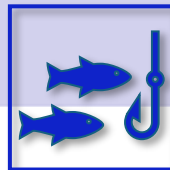
More Profit

- In this space, you CAN make the **2nd, 3rd** and **4th** sale ... and the **Employer** will **pay** for them.
- Pick up additional **Medicare** sales too!



More Participation

- Now you're "Fishing with a **Net**, Not with a **Pole**."
- Why wouldn't you want to write ACA plans by the **dozen**?
- When the employer pays, **everyone** is offered and is getting the ancillary sale.



More Persistency

- It's very hard to steal a group.
- Our 3rd party admin keeps the premium payments compliantly current, so you don't lapse policies.



More Prospects

- **10+ Million** small employers **under 50 EE's** means **30 – 50 Million** Prospects!
- And you write them **12** Months a year!



Group Individual & Family Rate Increases over time



Coverage Type

Single Family
 Premiums Worker Contributions

1999 to 2020

Optional Filter A

Optional Filter B

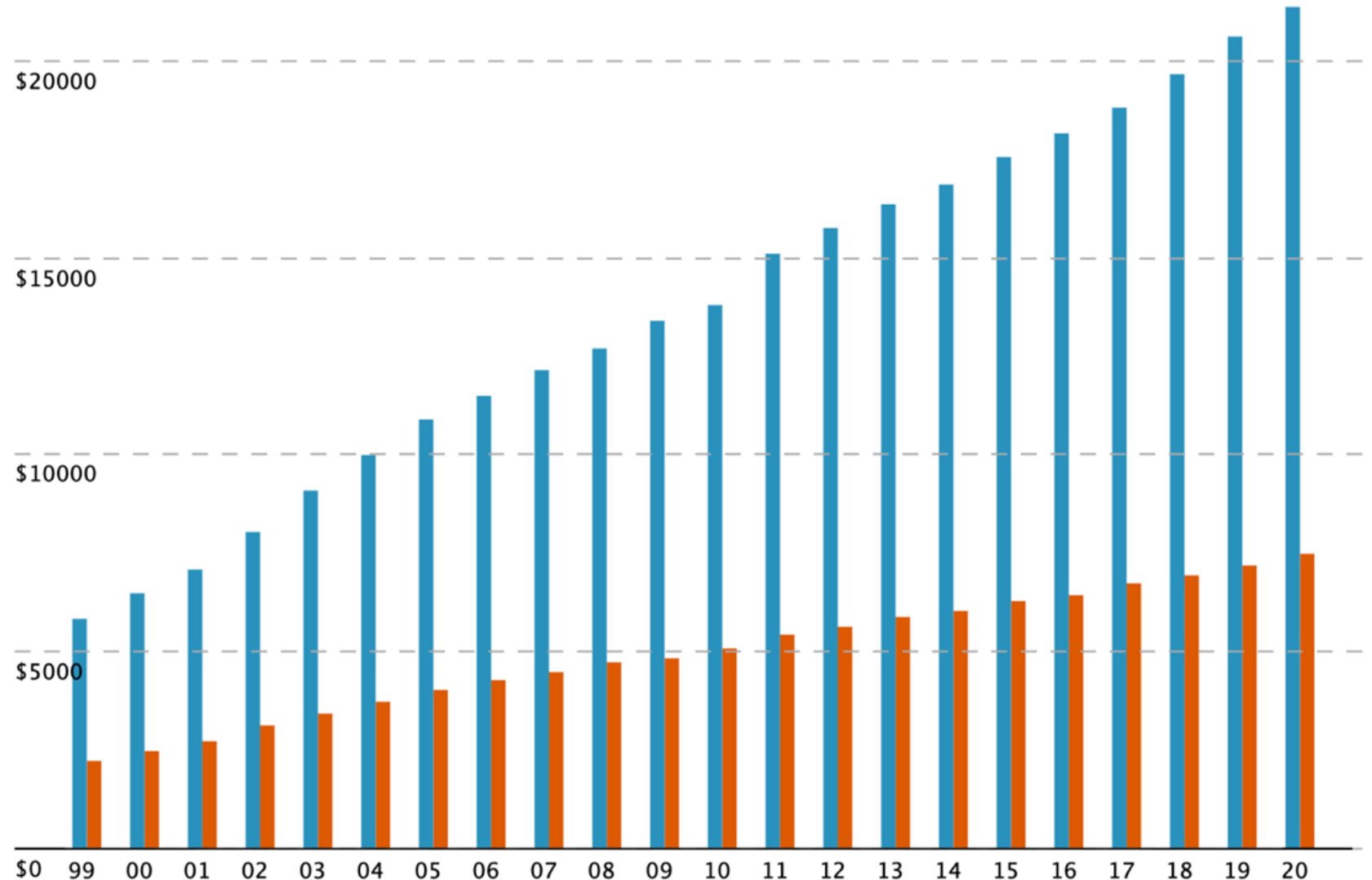
Compare

Coverage Type

Single Family
 Premiums Worker Contributions

Optional Filter A

Optional Filter B



Total Addressable Market **2-10 EE's** (i.e. the opportunity!)



- **4,533,903** total employers with **10** employees and **under**
- **Only 24.9%** of these employers offer health benefits in 2024
- **3,404,961** total employers need to start offering health benefits
- **11,127,846** total employees are ready to be served



How Can You Catch This Wave?





PERFORMANCE HRA

A large, billowing nuclear mushroom cloud rises from a cityscape, symbolizing a crisis or disaster. The cloud is dark and dense, with a lighter, more diffuse top. The city below is visible in a hazy, yellowish light, suggesting a post-apocalyptic or emergency scenario.

And

87% of employers believe they will be unable to offer health benefits to employees within 5 – 10 years.

The Catalyst for Change

January 1, 2020
Health Insurance Tax Laws
Changed

For the **First Time in 75 Years** a
**QHP Individual Health Insurance
Plan Can be Purchased Through
Employers on a *Pre-tax* Basis**

Enactment of **Individual Coverage
Health Reimbursement Account
(ICHRA)**

In simple terms, employers, rather than choosing an insurance plan for all employees, can give people money, and each employee can choose the plan they wish from the individual health insurance marketplace.

ICHRA IN ITS SIMPLEST TERMS

Modification to Health Reimbursement Accounts


1. Made the **premium** of an **individual health insurance** policy (including **Medicare**) an **eligible expense** under an HRA
2. **Raised** the HRA **limit** to accommodate higher expense

ICHRA Has Opened the Flood Gates

160 Million Americans

Traditional Employer *Group* Health

- 1 – 3 Plans
- 1 Carrier



Move to
Individual (ACA)
Market

Individual Health Exchanges

- 30 – 150+ Plans per Market
- Many Carriers

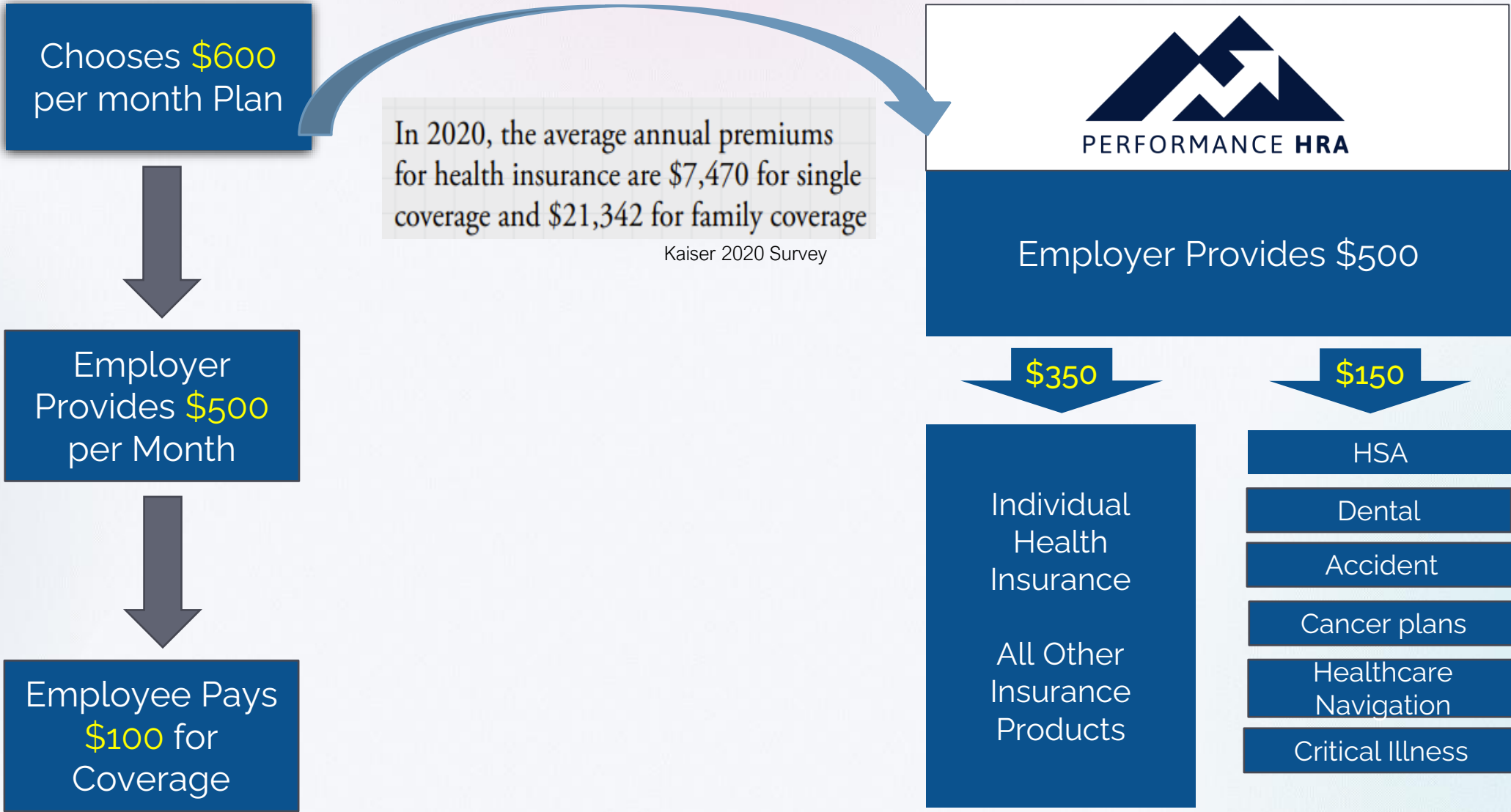
ICHRA Administration is Primarily Processing *Individual* Health Insurance



Who does that?

A Licensed, Certified ACA Broker
... YOU!

Employers Will Move to a New Model



Revenue Model

- **Most** ICHRA Admin are Charging Employers **\$20** PEPM & Brokers are adding \$20 - \$30 PEPM = \$40 - \$50 a month
- **Most** ICHRA platforms will want to **write the ACA themselves** and just pay you *a monthly fee per employee*
- **ICHRA** Cost to You - **\$15.00 PEPM** – You Can Charge an additional **\$10 - \$30 PEPM** = \$25.00 - \$45.00
- Plus – **You write and get paid** for the ACA sales

Year-Round Enrollment: ICHRA

- If ICHRA is established in a business, then new EE's may enroll in the ACA **all 12 months** of the year.
- An affordable ICHRA offering satisfies the Employer Mandate for groups 50+ even if only a **few** people enroll
- The IRS treats ICHRA contributions the same as a Qualified Employer Group health plan for tax purposes
- New EE's may add health coverage all year long (according to ER's participation eligibility guidelines, Day 1, 30, 60 etc.)



The Difference Health Benefits Make



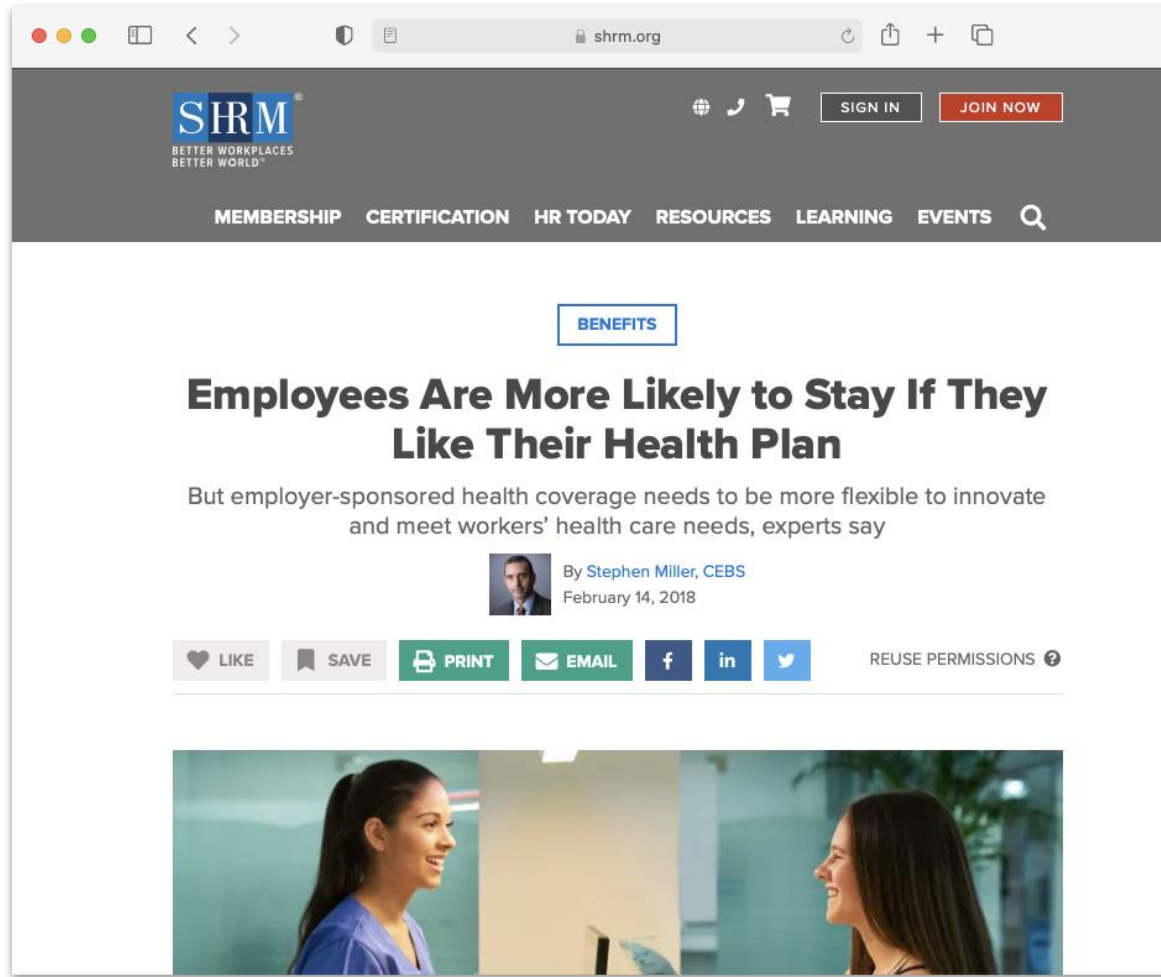
Poor or No Health Benefit

- Poor retention rates
- Decreased productivity
- Increase in absenteeism

Quality & Affordable Coverage

- Recruiting advantage
- Higher morale
- Higher company loyalty

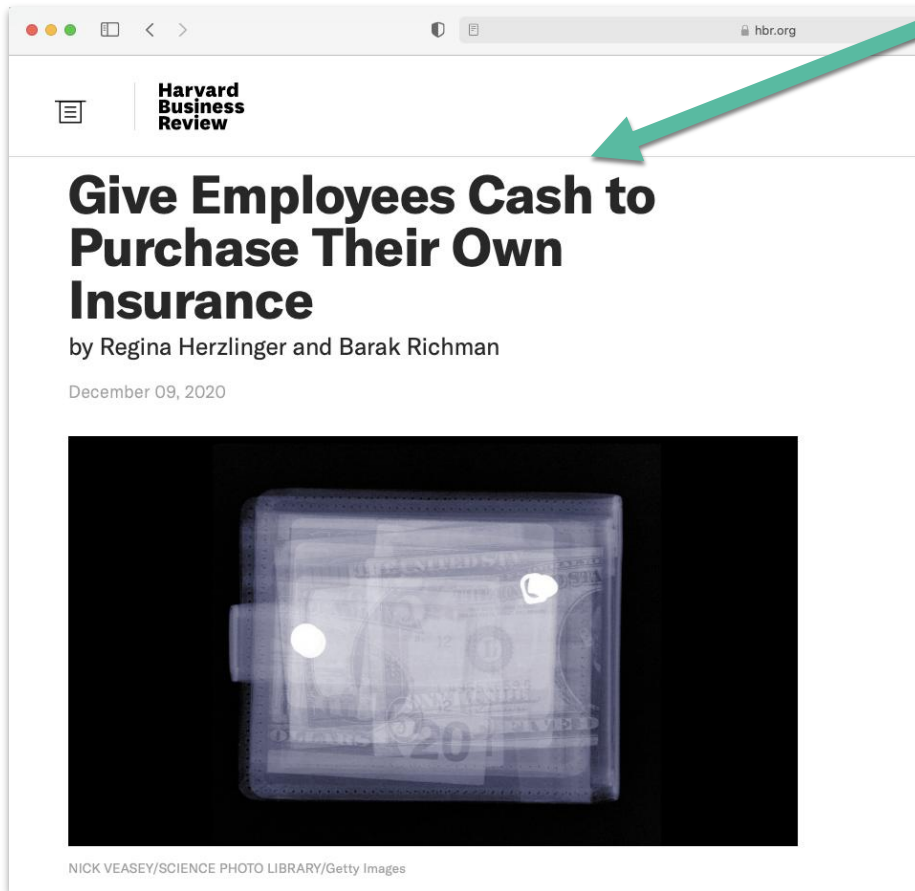
What Employees Want



56% of employees
will stay or leave
based on benefits

Harvard Business Review

Traditional Group Health Benefits are Dying

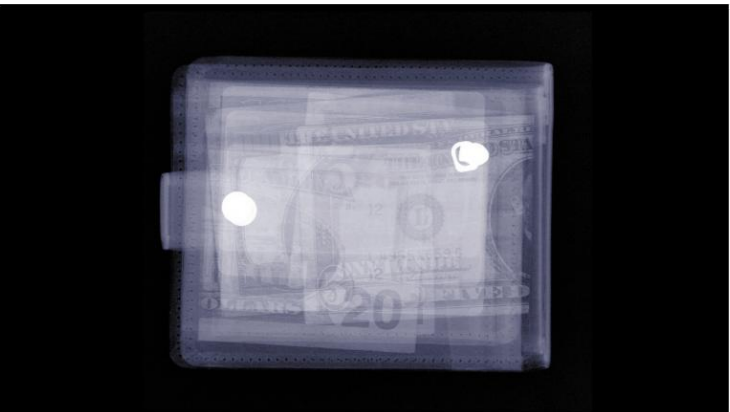


Harvard Business Review

Give Employees Cash to Purchase Their Own Insurance

by Regina Herzlinger and Barak Richman

December 09, 2020



NICK VEASEY/SCIENCE PHOTO LIBRARY/Getty Images

A green arrow points from the article title to the chart area on the right.

Coverage Type

Single Family

Premiums Worker Contributions

1999 to 2020

Optional Filter A

Optional Filter B

Compare

Coverage Type

Single Family

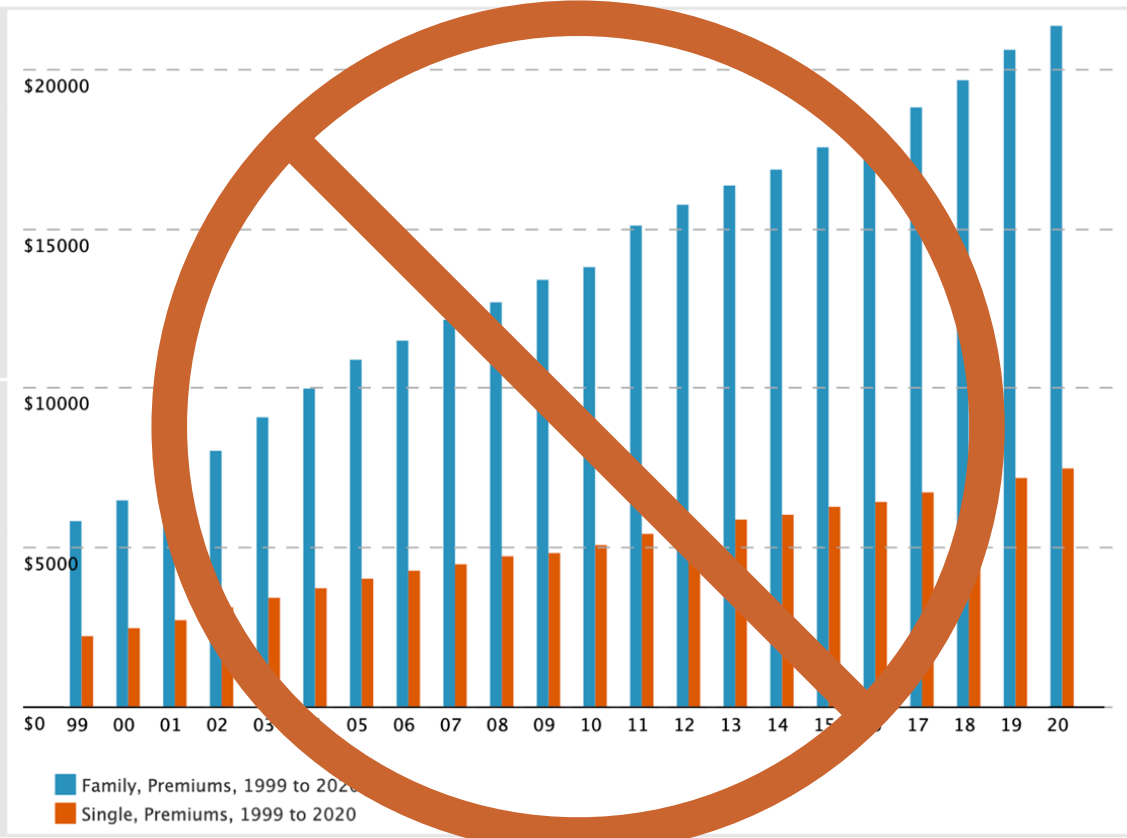
Premiums Worker Contributions

Optional Filter A

Optional Filter B

Export Table Data

Group Plan Cost Averages



Group vs. Managed Individual

Simple breakdown of **how it works**

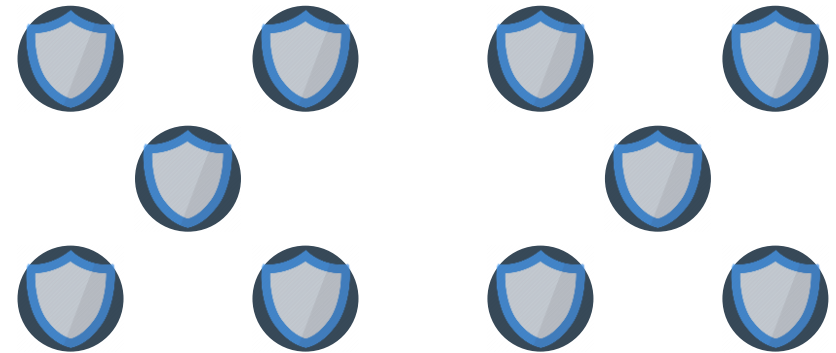
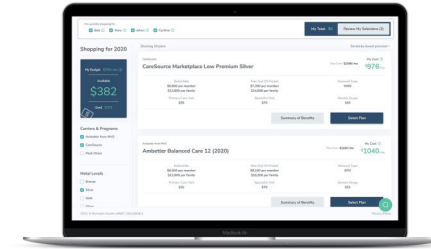
 **BlueCross BlueShield** 1 Group Plan



10 Employees, **1 Bill**

VS.

 **BlueCross BlueShield** 10 Individual Plans



10 Employees, **1 Bill**

Defining IRS “Affordable”

The mechanism by which **tax credits** and the ALE impact



“**Affordable**” means an employee should pay less than **9.96% of income** for **2026** for the lowest-cost silver plan (i.e. *benchmark*).

IRS Safe Harbors

Determining Lowest Cost Silver Plan

- **Location:** Can use work address
- **Age-based:** IRS requested in comments
- **Prior Year:** Rates can be prior year exchange

Estimating Household Income

- **Salary:** Based on the employer W2
- **Hourly:** Assumes 130 hours per month
- **Federal Poverty Line**



“**Affordability**” impacts the **Employer mandate** and whether or not **tax credits** are available.

Employees are buying *good* plans



MYTH: Employees don't understand health insurance and prefer their employers to select their plans.



TRUTH: Employees know what they need. The nearly even distribution between the metal tiers highlights how employees become wise health consumers evaluating the choices offered by ICHRA and QSEHRA in the context of their personal health needs.

Marketplace Plan Selections by Employees (2023)

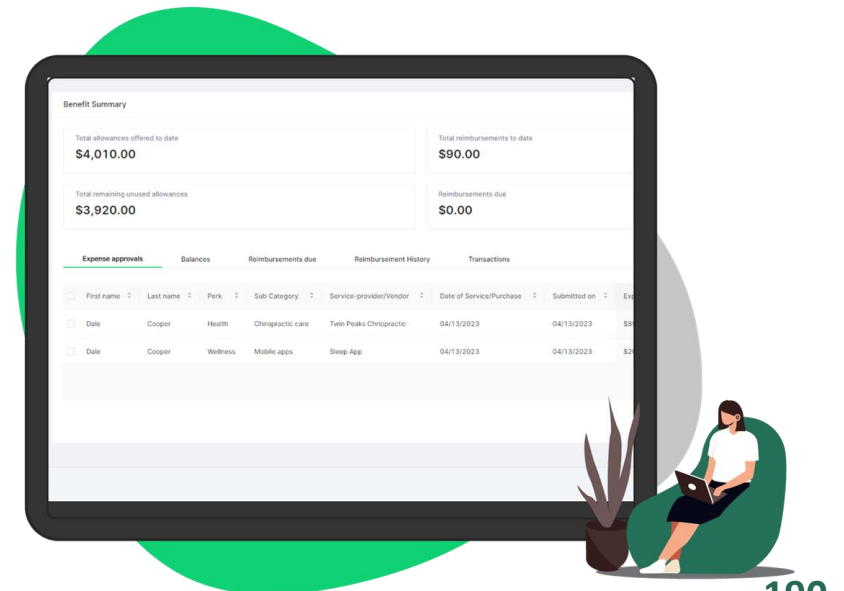


Breakdown of Average Value + Costs



What *You* bring ...

- **Enrollment is only available** through a Certified ACA Agent
- A responsive, local agent
- Professional Guidance on Plan Choice
- Understanding of your unique Doctor/Specialist preferences
- Someone who can match your prescription formulary correctly
- Enrollment assistance
- Assistance with required Government documentation
- Help with 1095/Tax forms
- Updates to your plan when your family, work or location changes
- Help with other insurance needs like Dental, Life, **Medicare**, etc.



Why Manhattan Life?



peektraining.com

STEP 3



ManhattanLife™

Standing By You. Since 1850.



Manhattan Life

(Gap, DVH, Acc, CI, Cancer, etc.)

- Total electronic app (**You** sign for your client)
- Best in class products
- 6 mo. advance = Cash Flow during transition
- Easy to win Incentive Trips (Awesome!)
- Spanish materials –
- Accepts applicants who have a TIN
- PPI #1 Agency in the country 4 times.



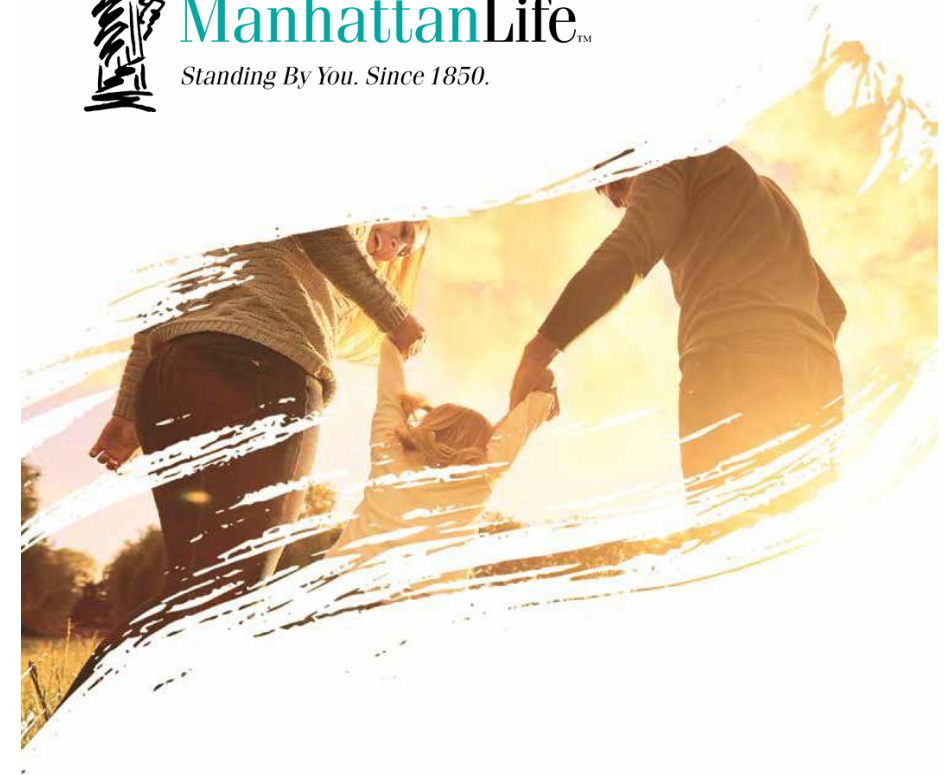
Who is Manhattan life?

- One of America's oldest insurance companies (est. 1850)
- Privately held for 174 years
- Tremendous financial strength & growing
- Licenses to sell in every state and US territory
- Our mission – help you achieve health, wealth & security for life
- Broad, diverse portfolio of insurance & investment products



ManhattanLife[™]

Standing By You. Since 1850.



ROBUST Product Portfolio



Products at a Glance

Building Your Benefits Tool Box

Underwritten by: ManhattanLife Insurance and Annuity Company,
Manhattan Life Insurance Company,
Standard Life and Casualty Insurance Company,
Western United Life Insurance Company

PAAG-BR 0525



Individual / Worksite Products

<p>Paid Enhanced Accident <i>Personal Accident Indemnity Delivery</i></p>	<ul style="list-style-type: none"> • Helps pay out-of-pocket expenses. • 24-hour on or off-the-job only. • Guaranteed renewable to age 70.
<p>Affordable Choice</p>	<ul style="list-style-type: none"> • Inpatient and Outpatient Benefits. • Doctors Office, Hospital Admission, Surgery and ER/Urgent Care Benefits. • \$5 million lifetime benefit maximum.
<p>Cancer Care Plus</p>	<ul style="list-style-type: none"> • Pays daily hospital confinement, surgical, radiation/chemotherapy and other benefits. • Pays a first occurrence benefit (FOB) when first diagnosed. • Covers dread disease, prescribed drugs and medicines and physician's attendance.
<p>Critical Illness <i>with and without cancer</i></p>	<ul style="list-style-type: none"> • Choose from two plans. • Covers Heart Attack, Major Burns, Paralysis, stroke, cancer, Organ Transplant, End Stage Renal, Coma, Bypass Surgery. • Benefits are First Occurrence, Monthly Income, Recurrence benefit, Hospital Confinement, Ambulance, Transportation, Lodging, Waver Premium.

*Term Life/Viva Life not currently available

Individual / Worksite Products

Out-of-Pocket Protection	<ul style="list-style-type: none">• Pays directly to insured.• Choice of benefits and premiums.• Pays in addition to all other insurance and workers' compensation.
Dental, Vision and Hearing	<ul style="list-style-type: none">• Choose a dentist - No Networks.• \$1,000 - \$5,000 policy year benefit options.• Guaranteed renewable for life.

Lighthouse Series:

Dental, Vision, and/or Hearing Select	<ul style="list-style-type: none">• Flexibility (Able to pair Dental with Vision and/or Hearing or just Dental).• \$1,000- \$5,000 policy year benefit options.• Choose your own dentist; Network and Out-of-Network options both available.• Available to age 99.
--	---

See Policy and/or Outline of Coverage for state-specific details.

*Term Life/Viva Life not currently available

Lighthouse Series

Home Health Care Select	<ul style="list-style-type: none">• 3 different base benefit options (Classic, Premier & Deluxe).• Aide benefit up to \$120 a day.• Prescription Drug benefit with a policy year maximum up to \$600.• Guaranteed renewable.
Hospital Indemnity Select	<ul style="list-style-type: none">• Benefits available immediately• Rates DO NOT increase as you age.• Available for ages 18-89• Guaranteed Renewable for life
Omni-Flex Short-Term Care	<ul style="list-style-type: none">• Simplified Issue Ages 45-89.• Facility Care Daily Benefit from \$50 - \$400.• Various Elimination Periods.• Prescription Drug Benefit.• Bed Reservation Benefit.• Optional Riders Available.

See Policy and/or Outline of Coverage for state-specific details.

Lighthouse Series

Cancer and/or Heart Attack/Stroke	<ul style="list-style-type: none">• Choose benefit level from \$5k to \$75k for either plan.• Simplified Issue Ages 20-84.• Pays directly to policyholder.• Flexibility to purchase Cancer or Heart Attack/Stroke or both.
Dental, Vision, and/or Hearing Select	<ul style="list-style-type: none">• Flexibility (Able to pair Dental with Vision and/or Hearing or just Dental).• \$1,000- \$5,000 policy year benefit options.• Choose your own dentist; Network and Out-of-Network options both available.• Available to age 99.
Secure Advantage Final Expense	<ul style="list-style-type: none">• Whole life policy that provides up to \$50,000 in face value.• Simplified Issue Ages 0-85.• Premium Rates are guaranteed and will never increase.• All plans build cash value.• Benefits are income tax free.• Accidental Death Benefit Rider also available.



**Multiple products required for the most comprehensive coverage.*

Advantage Series – Group Products

Accident	<ul style="list-style-type: none"> • Guaranteed Issue coverage. • No health questions or medical exams. • Employee and Family coverage available. • HSA compatible. • Portable while the master contract is in effect.
Critical Illness	<ul style="list-style-type: none"> • Guaranteed Issue coverage options. • Lump-sum benefit directly to employees. • HSA compatibility available. • Optional Recurrence Benefit.
Hospital Indemnity	<ul style="list-style-type: none"> • Guaranteed Issue coverage options. • Benefits are paid directly to employees in addition to any other insurance coverage. • Flexible plan designs.
Short-Term Disability	<ul style="list-style-type: none"> • 24-hour and Off-the-Job coverage options. • Flexible benefit payment options. • Supplement Long-Term Disability coverage or offer as a stand-alone benefit.

See Policy and/or Outline of Coverage for state-specific details.

Concierge Producer Services

ACES Team (Agent Counselors & Enrollment Specialists)

Available: Mon through Fri 8AM-5PM & Friday's 8AM-2PM CST

ACES@manhattanlife.com

800-369-3600

ARMS Team (Agent Counselors & Enrollment Specialists)

Available: Mon through Fri 8AM-5PM & Friday's 8AM-2PM CST

Our goal is to answer the phone when you call. The last thing we want is producers spinning their wheels trying to figure out who to contact at ManhattanLife. Our staff is highly trained and has internal relationships built with new business, claims and contracting. Give us a call!



Marketing Materials & Supplies

To download product forms by state

(Brochures/Agent Guides/Rates):

- Log into your agent portal at manhattanlife.com
- Click on **DOWNLOADS** and **PRODUCT DOWNLOADS**
- Then click on your state to download state specific forms

The screenshot displays the 'AGENT RESOURCE CENTER' interface. The top navigation bar is teal with the text 'AGENT RESOURCE CENTER'. Below it, a breadcrumb trail reads 'Viewing As: Peek, Donald > Downloads > Product Downloads'. The main content area is titled 'Product Downloads' and features three search tabs: 'Search by State' (selected), 'Search by Product', and 'Advanced Search'. Below the tabs, a prompt says 'Click on state to view products...'. A map of the United States is shown, with states labeled with their abbreviations: WA, OR, CA, NV, UT, ID, MT, WY, CO, ND, SD, NE, KS, MN, IA, MO, WI, IL, and OK. A red arrow points from the 'Downloads' menu item in the left sidebar to the 'Product Downloads' option in the main content area.

Product & Training Libraries

For agents on the go, we offer on demand product and product training videos on demand.

Making staying up to date convenient.

ManhattanLife's Individual and Family Products

Supplemental policies from ManhattanLife provide additional insurance to help pay out-of-pocket expenses, and also help with non-medical costs like lost wages or missed mortgage payments. Products include Accident, Cancer, Dental/Vision/Hearing, Home Health Care, Hospital Indemnity, Life, and Mortgage Protection. For additional information contact us at aces@manhattanlife.com or visit manhattanlife.com.

Product Name	Description
Ancillary Services	Ancillary Services help reduce healthcare costs and provide additional options for treatment...
AFC - Affordable Choice	The Affordable Choice Enhanced from ManhattanLife is a Hospital Indemnity Plan th...
Cancer Care Plus	Cancer Care Plus covers expenses related to Cancer and additional dread diseases includi...
CHAS - Cancer and/or Heart and Stroke	ManhattanLife's First Occurrence and Cancer and/or Heart & Stroke plans provide an...
CPR - Critical Protection and Recovery	Critical Protection and Recovery insurance provides extra financial support for major...
DVH - Dental, Vision and Hearing Select	Dental, Vision and Hearing Select insurance from ManhattanLife is designed to meet as...
HHC - Home Health Care	
HHCS - Home Health Care	
OOP - Out-Of-Pocket	
PAID - Personal Accident Indemnity Delivery	
STC - Short Term Care	

Compensation & Cash Flow!

- **Competitive** Commissions
- Immediately Vested – Commissions paid directly to you
- 6-Month Advances available
- Advance commissions paid daily through automatic bank deposit (As earned commissions paid twice per month)
- ITIN accepted for individuals with no SSN
- Easiest application in the known world (Manhattan Direct 2.0)

Incentive Trips – 2027

*Chairman's Club: **Budapest, Hungary,**
Matild Palace – September 2027*

Budapest, Hungary

September 2027

**Chairman's
Club**

Budapest, Hungary
Matild Palace



*President's Club: **Montage, Big Sky**
Montana – May 2027*

Big Sky, Montana

May 2027

**President's
Club**

Big Sky, Montana
Montage Resort



Incentive Trips – 2027



ManhattanLife 2027

Chairman & President's Club Conventions

New Contest Period began February 1, 2026!

Trip Qualification Dates: February 1, 2026 – January 31, 2027

We are excited to announce the qualifications for the 2027 Chairman's and President's Club Conventions. Locations to be announced.

Chairman's Club

- 45 Top Overall Agents – *\$275,000 Minimum production credit required*
- 8 Overall Top Agencies – *\$1,400,000 Minimum production credit required*
- 5 Overall Top Marketing Directors – *\$2,250,000 Minimum production credit required*

President's Club

- 55 Top Overall Agents – *\$165,000 Minimum production credit required*
- 12 Overall Top Agencies – *\$900,000 Minimum production credit required*
- 6 Overall Top Marketing Directors – *\$1,100,000 Minimum production credit required*

Notes: Manhattan Life

- Got a small budget? \$100 a month?
- Sell a DVH & Accident Plan – They're both Guaranteed Issue
- Spouse and Dependent can be payroll deducted and added

MANHATTAN ASSURANCE

[Home](#) Ancillary Plans



ManhattanLife[™]

Standing By You. Since 1850.

› [Contract](#)

› [Carrier Contact Info](#)

› [Carrier Portal](#)

Agent Resources & Plan Information

To access *state specific* product forms, access the online enrollment portal, access commission statements and more, login to your [agent portal at manhattanlife.com](#).

- [Products Available by State \(as of 9/15/25\)](#)
- [Products at a Glance Brochure](#)
- [Lighthouse Series \(Senior\) Products at a Glance Brochure](#)
- [Ancillary Services at a Glance Brochure](#)

Presidio: *Fortress Plan*



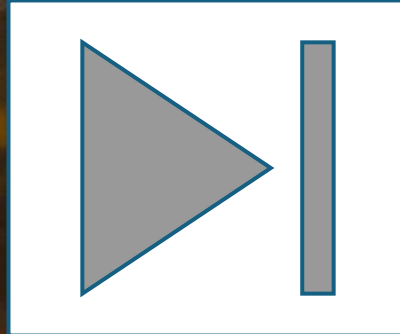
peektraining.com

STEP 3K





PRESIDIO HEALTHCARE



Presidio:

FortressPlan

Available NOW in Texas!

Coming soon to FL, GA,
IN, NC, and PA



- Bundles a **Sickness Policy**, **Accident Policy** and an ***optional Wellness* Policy**.
- **\$0 deductible Plans:** First dollar benefits, no deductibles with coinsurance
- **100% licensed health insurance:** Not a healthcare sharing ministry program
- **Nationwide Network – but Any Hospital**
- **No annual or lifetime policy maximums**
- **MOOP Rollover:** Half of the satisfied max out of pocket rolls over at renewal
- *Covers pharmacy, maternity care, emergency services and more.* Optional preventive and wellness policy with first-dollar fixed indemnity benefits.
- **24/7 Virtual Care**
- Non-ACA Plan (not considered Major Medical or Minimum Essential Coverage)
- Exclude **pre-existing conditions** during the first 12 months of coverage
- Coverage under the Accident, Sickness or Wellness Policies is **guaranteed renewable**.

Presidio:

FortressPlan

Available NOW in Texas!

Coming soon to FL, GA,
IN, NC, and PA



Eligibility Requirements:

- Must have SSN or ITIN
- Use tobacco 4 or less times per month
- Age 64 and under

Knockout Conditions

Any applicant who has ever sought, been recommended, or received medical advice, diagnosis, care or treatment for any of the following conditions is not eligible.

- | | | |
|----------------------------|------------------------------|-------------------------------------|
| • Addison disease | • Heart attack | • Paralysis |
| • Cancer | • Hemophilia | • Parkinson's disease |
| • Crohn's disease | • Hepatitis | • Pernicious anemia |
| • Cirrhosis | • HIV, AIDS, or ARC | • Psoriasis |
| • Congestive heart failure | • Kidney / renal failure | • Reactive Arthritis |
| • Dementia | • Lou Gehrig's disease (ALS) | • Rheumatism / rheumatoid arthritis |
| • Dermatomyositis | • Lupus | • Scleroderma |
| • Diabetes | • Lyme disease | • Sjorgen syndrome |
| • Epilepsy | • Mitral valve prolapse | • Stroke |
| • Fibromyalgia | • Multiple sclerosis | • Ulcerative colitis |
| • Graves' disease | • Muscular dystrophy | |
| • Hashimoto thyroiditis | • Myasthenia gravis | |

Exclude **pre-existing conditions** during the first 12 months of coverage

Presidio may engage a third-party service to securely query prescription and medical record databases to verify the information provided in your application.

Presidio: FortressPlan



The table below is intended to be a concise summary of benefits for the **FortressPlan**: a bundled Accident Policy and Sickness Policy. For a complete list of benefits and limitations, see pages 8 to 10.

Plan Options	Elite	Secure	Value	Essential
Annual Deductible	\$0	\$0	\$0	\$0
Coinsurance Percentage	50%	50%	50%	50%
Sickness MOOP¹ Family	\$2,500 \$5,000	\$5,000 \$10,000	\$7,500 \$15,000	\$10,000 \$20,000
Accident MOOP¹ Family	\$2,500 \$5,000	\$5,000 \$10,000	\$7,500 \$15,000	\$10,000 \$20,000
Virtual Primary & Urgent Care ²		50% coinsurance Presidio pays 100% after you meet your MOOP		
Pregnancy & Maternity Care ³		50% coinsurance Presidio pays 100% after you meet your MOOP		
Office & Specialist Visits		50% coinsurance Presidio pays 100% after you meet your MOOP		
Pharmacy Coverage		50% coinsurance Presidio pays 100% after you meet your MOOP		
Outpatient Services		50% coinsurance Presidio pays 100% after you meet your MOOP		
Emergency Care		50% coinsurance Presidio pays 100% after you meet your MOOP		
Urgent Care		50% coinsurance Presidio pays 100% after you meet your MOOP		
Annual & Lifetime Maximums	No annual or lifetime policy maximums			

¹ Accident and Sickness Policies have separate out-of-pocket maximums. ² Preventive virtual primary care visits are also available starting at \$10 per visit with negotiated discounts. ³ Pregnancy and maternity in the first year are subject to separate pregnancy deductible.

Presidio:

FortressPlan



The tables below describe benefits covered under the separate respective policies, and are not intended to be an exhaustive list of benefits covered. For a complete list of benefits and limits, see pages 8 to 10.

Sickness & Accident Benefits

	Sickness	Accident
Office Visits - Primary care & specialists	✓	✓
Prescription Drugs - Generic, brand, preferred brand & specialty drugs	✓	✓
Diagnostics - Blood work, X-rays, MRIs, PET scans, CT scans & more	✓	✓
Emergency - Urgent care, emergency room & medical transportation	✓	✓
Surgery - Surgeon & facility fees	✓	✓
Hospitalization - Provider & facility fees	✓	✓
Rehabilitation - Home health care, skilled nursing, hospice & equipment	✓	✓
Therapy - Physical, speech or occupational therapy	✓	✓
Maternity ¹ - Pre-natal visits, imaging, delivery services & facility fees	✓	✓

- ¹ Pregnancy and maternity in the first year are subject to separate pregnancy deductible.
- Presidio Healthcare Insurance Company provides health insurance products that align with Christian, pro-life values. Plans align with the Ethical and Religious Directives for Catholic Health Care Services “ERDs”.

Presidio:

FortressPlan

The tables below describe benefits covered under the separate respective policies, and are not intended to be an exhaustive list of benefits covered. For a complete list of benefits and limits, see pages 8 to 10.

Wellness Benefits (Optional Add-on)

	Presidio Pays
Physical Examination	\$200
Health Screening Diagnostic Labs	\$50
Newborn Birth Screenings	\$350
Infant Routine Pediatric Wellness	\$200
Children Routine Immunization	\$70
Mammogram	\$350
PSA Test	\$35
Colonoscopy	\$1,100
Osteoporosis Screening	\$225
Health Screening Chest X-ray	\$200
EKG	\$75
Stress EKG	\$150



Scenarios below are for illustration purposes only. The complete terms of the coverage, including limitations and exclusions, and any state required provisions are in the Policies. ¹ Accident and Sickness Policies have separate out-of-pocket maximums.

Early retirement couple

FortressPlan - Secure 5000

- \$0 deductible
- 50% coinsurance
- \$5,000 / \$10,000 MOOP¹

Scenario:

Jerry & Marcia joined Presidio after selling their business 3 years ago. Jerry had an **unexpected heart attack**. Example costs for emergency treatment and rehabilitation services = \$128,647

Jerry & Marcia would pay:

Overall Deductible	\$0
Accident Coinsurance	\$0
Sickness Coinsurance	\$5,000
Non-covered Expenses	\$0

The total Jerry & Marcia would pay: \$5,000

Parents with school age kids

FortressPlan - Value 7500

- \$0 deductible
- 50% coinsurance
- \$7,500 / \$15,000 MOOP¹

Scenario:

Mike & Sara's son suffered a **broken forearm** playing rugby and Sara found out she needs to have a **hysterectomy**. Example costs for treatment and rehabilitation services = \$49,340

Mike & Sara would pay:

Overall Deductible	\$0
Accident Coinsurance	\$928
Sickness Coinsurance	\$7,500
Non-covered Expenses	\$0

The total Mike & Sara would pay: \$8,428



Scenarios below are for illustration purposes only. The complete terms of the coverage, including limitations and exclusions, and any state required provisions are in the Policies. ¹ Accident and Sickness Policies have separate out-of-pocket maximums.

Newlyweds having a baby

FortressPlan - Elite 2500

- **\$0** deductible
 - \$5,000 first-year pregnancy deductible
- **50%** coinsurance
- **\$2,500 / \$5,000** MOOP¹

Scenario:

Zach & Annie are **expecting their first child**. They enrolled in the FortressPlan only three months before becoming pregnant. Example costs for pre-natal care, ultrasounds and delivery services = **\$17,965**

Zach & Annie would pay:

Overall Deductibles	\$5,000
Accident Coinsurance	\$0
Sickness Coinsurance	\$2,500
Non-covered Expenses	\$0

The total Zach & Annie would pay: \$7,500

Young healthy man

FortressPlan - Essential 10000 + Wellness

- **\$0** deductible
- **50%** coinsurance
- **\$10,000** MOOP¹

Scenario:

Samuel elected to add-on the Wellness Policy when he enrolled. He sees his doctor annually and takes a **prescription for infrequent migraines**. Example costs for office visits and treatment = **\$394**

Samuel would pay:

Overall Deductible	\$0
Accident Coinsurance	\$0
Sickness Coinsurance	\$0
Wellness Indemnity	+ \$200
Non-covered Expenses	\$194

The total Samuel would pay: \$194

FortressPlan

SAMPLE RATES

Sample monthly premium rates for individuals and families in Dallas County, Texas

Premium rates shown are for illustrative purposes only. For accurate pricing, please contact Presidio Healthcare.



	Elite 2.5K	Secure 5K	Value 7.5K	Essential 10K
Annual Deductible	\$0	\$0	\$0	\$0
Coinsurance Percentage	50%	50%	50%	50%
Sickness MOOP ¹ Family	\$2,500 \$5,000	\$5,000 \$10,000	\$7,500 \$15,000	\$10,000 \$20,000
Accident MOOP ¹ Family	\$2,500 \$5,000	\$5,000 \$10,000	\$7,500 \$15,000	\$10,000 \$20,000
SAMPLE MONTHLY PREMIUM RATES				
Young single male 27 (M)	\$213.84	\$186.97	\$168.79	\$154.68
Young married couple 32 (M) & 31 (F)	\$627.21	\$548.41	\$495.08	\$453.69
Young family 34 (M) & 33 (F) + 2 kids	\$868.19	\$759.21	\$685.30	\$628.01
Middle-aged family 45 (M) & 47 (F) + 3 kids	\$1,163.09	\$1,016.97	\$918.08	\$841.32
Single parent 46 (F) + 2 kids	\$690.30	\$603.57	\$544.88	\$499.33
Empty nesters 55 (M) & 54 (F)	\$1,208.94	\$1,057.06	\$954.27	\$874.49
Early retirees 63 (M) & 61 (F)	\$1,637.72	\$1,431.96	\$1,292.72	\$1,184.64

Presidio:

FortressPlan



Key targets

- Healthy individuals and families
- Self-employed / 1099
- Sharing program members
- Limited med members
- Early retirees
- ARPA tax credit impacted
- Dependents of EE's who don't have affordable group health choices

Market Expansion

- Available in TX now
- FL, GA, IN, NC, PA, OH - coming next

Next Steps



Next Steps

Scan to Request & Complete Contracts:

Scan and submit this Contract Request form.

You will receive a series of emails with contract links to complete for each contract you request.

Questions?

- [877-612-7317](tel:877-612-7317) / Agent Hotline
- marketers@ppisales.info



Questions?



Peektraining.com



Agency Care Team Hotline:

(877) 612-7317

Office/Admin Team:

(864) 228-2635

Scan for this
training deck



SCAN ME!

