

An Option Almost Too Good to be True

> Our Medicare Advantage Private Fee-For-Service product, Today's OptionsSM, is the next wave in senior health insurance and it's getting quite a reaction from Medicare beneficiaries: They think it's too good to be true.

Universal American Financial Corp.'s subsidiaries offer Today's Options, our Medicare Advantage Private Fee-For-Service product. It's a product that can save your clients on average \$100 per month; and, depending on their situation, sometimes more.

One success story came from George West, a Virginia agent. George said he had a case where a reasonably healthy husband and wife were paying about \$300 per month in premiums. He switched them to Today's Options, and their combined total monthly premium went down to \$86 per month. "That's a savings of almost \$220 per month", George reported. "That's a difficult offer to turn down!"

As far as Medicare beneficiaries being somewhat skeptical at first, Randy Loomis, an agent in New York said, "You can't blame them for being suspicious." He explained, "So far, they've had nothing to choose from except high priced Medicare Supplements. Now all of the sudden I say, 'This plan is \$23.95. What do you think of this?'" But luckily, as Randy said, "Once you sit down with them and show them what it's all about ... they become more comfortable. They realize 'Hey! This is for me.'"

Apart from some initial skepticism, George explained two other common objections he hears. "The biggest objection I hear is that their physician doesn't participate in this plan. The second most frequent objection I hear is that they haven't had to make co-payments before with their Medicare Supplement plans, and they don't want to start making co-payments

now." However, he usually overcomes both objections when he explains to his clients how widely accepted the plan is and how much money he can save them per month – even with an added co-payment. He also tells them that when he turns 65 in the near future, Today's Options is a plan that he intends to choose when he becomes eligible.

When promoting Today's Options, be sure to let your clients know that there is a limited enrollment period, and this current enrollment period ends **June 30, 2006**.* Don't use this deadline to pressure your clients, but do let them know that there is some urgency to make a decision, due to the enrollment period.

Also emphasize to members that there is an **out-of-pocket limit of \$2,960** for the entire 2006 benefit year. All co-payments and coinsurance amounts associated with the plan's covered services, received by the member apply to this limit. Once a member reaches the \$2,960 limit for the plan year, they will have no additional out-of-pocket costs, except for the monthly Today's Options plan premium and Medicare's Part B premium.

When promoting Today's Options to your clients, be sure to highlight these key benefits:

- Today's Options has an annual, out of pocket cap of \$2,960 – which is very competitive!
- Freedom to choose a doctor, specialist or hospital
- Savings of \$100 per month or more when compared with standard Medicare and Medicare Supplement

■ **Member annual exams with zero co-pay for:**

- Bone mass measurement
- Colorectal screenings
- Immunizations
- Mammograms
- Pap smears and pelvic exams
- Prostate cancer screenings

■ **Low co-payments:**

- Premier Plan = \$5 for each PCP visit and \$15 for each specialty care visit
- Basic Plan = \$10 for each PCP visit and \$25 for each specialty care visit

**All Today's Options enrollments must be issued and placed by of June 30, 2006. Today's Options is available in select counties in select states. ●*

TODAY'S OPTIONSSM

> Today's Options is also a great way to boost your chances of getting to this year's agent convention! Until June 30, 2006, Universal American Financial Corp.'s, subsidiary companies are offering double credits to increase your chances of getting to the 2007 Leaders' Club.



> Don't miss out! For more details on this contest, contact the Marketing Department.