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# Introduction

This document includes each of the email templates that we use at Senior Advisors. These templates should help expedite processing time and standardize communications.

We are currently using Outlook (copy and paste from this document to the Outlook email) to send these emails, but we are working on integrating with a CRM (Zoho) to include these email templates so we can track all our communications to analyze what is working and what isn’t working.

It is very important that we fill *IN ALL THE* ***BLANKS in the Templates*** *BEFORE SENDING the emails.*

# Auto-Response Email

## Email #101: Generic Auto-Response Email

The email below is the auto-response email, which will be generated when a New Lead hits the system. (Unfortunately, we are not able to customize the auto-response email based on the Lead Source/Type… so I had to create a Generic response that covers Medigap, Part D, and DVH.)

**Auto-Response Email is currently under review**

# Attempted to Contact (Not Reached)

## Email #201: Attempted to Contact (Benepath, Precise)

*If the Lead Source is* ***Benepath or Precise Leads,*** *and you made an initial call that went to Voicemail or Unavailable.*

### *first name*, Sorry I Missed You...

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7730193798_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485286129&Signature=3MIScsTRAzv2d9XhUF68yEFWJ54%3D |

Dear *FirstName,*

I just tried calling you to follow-up on your quote request, but I was not able to connect.

It's generally easier to provide a quote after we speak about your current plan/situation. But since we couldn't connect via phone, I am sending you some initial information and a quote for what we normally recommend.

**Plan G Medicare Supplement**.
Medicare will cover about 80% of your Medical expenses. We generally recommend Medigap Plan G to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home that chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**Part D of Medicare**
If you are also in need of Part D of Medicare, we provide a FREE Part D analysis based on your current list of drugs. There are about 20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. You can provide your RX information via our online form if you would like us to complete the Part D analysis for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

**Dental, Vision, & Hearing**
Original Medicare does NOT cover dental, vision & hearing unless deemed medically necessary. Here is a link to our page, which includes some info/recommendations for these services.
<https://www.senior-advisors.com/medicare--dental.html>

I look forward to helping you get setup with your Medicare Planning needs.

Call me now at the number below with any questions or to enroll! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***



### SMS #201A: 1st Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi  ***FirstName***! It's ***AgentName*** from senior-advisors.com. Thank you for requesting a Medigap Quote. We represent the top carriers: UHC/AARP, Aetna, Mutual & more! I left you a voicemail and sent a preliminary quote to ***emailAddress***. Call me to discuss 908-272-1970 ext ***Extension.*** Thanks.

### SMS#201B: 2nd Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName***! Are you still interested in a Medigap quote? Watch this short video about Plan F vs. Plan G. https://www.youtube.com/watch?v=lS6tGnP7jq4

### SMS#201C: 3rd Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Did you know that Plan F is going away in 2020 for new Medicare Beneficiaries? Watch this short video to understand the potential impacts: https://www.youtube.com/watch?v=SPHLLdD04Eg

### SMS#201D: 4th Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Visit our website to download our FREE guide on the top 5 Mistakes People Make on Medicare: senior-advisors.com

## Email #202: Attempted to Contact (FB Plan F vs Plan G)

*If the Lead Source is* ***FB Plan F vs G,*** *and you made an initial call that went to Voicemail or Unavailable.*

### *first name*, Sorry I Missed You...

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7730193798_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485286129&Signature=3MIScsTRAzv2d9XhUF68yEFWJ54%3D |

Dear *FirstName,*

I just tried calling you to follow-up on your quote request, but I was not able to connect.

It's generally easier to provide a quote after we speak about your current plan/situation. But since we couldn't connect via phone, I am sending you some initial information and a quote for what we normally recommend.

**Plan G Medicare Supplement**.
Medicare will cover about 80% of your Medical expenses. We generally recommend Medigap Plan G to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

Since I don't know your age, I can't provide an exact quote at this time.

But to give you an idea of the Plan G Premiums in your area, the best rates for an age 65 ***Female/Male*** in your area would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home that chooses a plan with the same carrier.

If you provide your age, I can let you know the best Plan G quote for you.

**Part D of Medicare**
If you are also in need of Part D of Medicare, we provide a FREE Part D analysis based on your current list of drugs. There are about 20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. You can provide your RX information via our online form if you would like us to complete the Part D analysis for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

**Dental, Vision, & Hearing**
Original Medicare does NOT cover dental, vision & hearing unless deemed medically necessary. Here is a link to our page, which includes some info/recommendations for these services.
<https://www.senior-advisors.com/medicare--dental.html>

I look forward to helping you get setup with your Medicare Planning needs.

Call me Now at the number below with any questions or to enroll! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***



### SMS #201A: 1st Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi  ***FirstName***! It's ***AgentName*** from senior-advisors.com. Thank you for requesting a Medigap Quote. We represent the top carriers: UHC/AARP, Aetna, Mutual & more! I left you a voicemail and sent a preliminary quote to ***emailAddress***. Call me to discuss 908-272-1970 ext ***Extension.*** Thanks.

### SMS#201B: 2nd Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName***! Are you still interested in a Medigap quote? Watch this short video about Plan F vs. Plan G. https://www.youtube.com/watch?v=lS6tGnP7jq4

### SMS#201C: 3rd Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Did you know that Plan F is going away in 2020 for new Medicare Beneficiaries? Watch this short video to understand the potential impacts: https://www.youtube.com/watch?v=SPHLLdD04Eg

### SMS#201D: 4th Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Visit our website to download our FREE guide on the top 5 Mistakes People Make on Medicare: senior-advisors.com

## Email #203: Attempted to Contact (FB: DVH)

If the Lead Source is **FB: DVH**, and you made an initial call that went to Voicemail or Unavailable…

### *first name* , Sorry I Missed You...

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7730853171_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485285944&Signature=8GTGiwPi2enpVG76NY5juQpvTcY%3D |

Dear *FirstName,*

I just tried calling you to follow-up on your quote request for Dental, Vision, & Hearing, but I was not able to connect with you.

As you probably know by now, Original Medicare does not provide Dental, Vision or Hearing coverage.

For Dental, some people choose to self-insure since individual dental coverage is generally not as good as group dental coverage (because of higher utilization).

The best individual plan is from Manhattan Life Insurance and includes a benefit for Dental, Vision, & Hearing.  Here is a [link to the brochure](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/dvh17-brf_0118.pdf) and some highlights are below.

* Choose from $1,000 annual benefit ($34.17/month) or $1,500 annual benefit ($45.17/month)
* You can go to any dentist
* For most services first year is 60% coverage, second year is 70%, and third year+ is 80% coverage
* Preventative (Cleaning, exams, x-rays) and Basic Services (fillings, etc.) are covered day 1.
* There is a 12-month waiting period for major services (root canals, crowns, bridges, etc.)

I look forward to helping you get setup with your Plan!

Call me Now at the number below with any questions or to enroll! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>



### SMS #203A: 1st Attempt to Contact (FB - DVH)

Hi  ***FirstName***! It's ***AgentName*** from senior-advisors.com. Thank you for requesting a Quote for Dental, Vision, & Hearing Insurance. I left you a voicemail and sent some preliminary information to ***emailAddress***. Call me to discuss 908-272-1970 ext ***Extension.*** Thanks.

### SMS#203B: 2nd Attempt to Contact (FB - DVH)

Hi ***FirstName***! Are you still interested in Dental, Vision & Hearing insurance?

**For the third, fourth and fifth DVH SMS, we will re-use the 201C, 201D**

### SMS#201C: 3rd Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Did you know that Plan F is going away in 2020 for new Medicare Beneficiaries? Watch this short video to understand the potential impacts: https://www.youtube.com/watch?v=SPHLLdD04Eg

### SMS#201D: 4th Attempt to Contact (Benepath, Precise, FB – Plan G)

Hi ***FirstName!*** Visit our website to download our FREE guide on the top 5 Mistakes People Make on Medicare: senior-advisors.com

# Reached Lead – New to Medicare

## Email #301a – Reached Lead – T65, not yet applied for Part B – Plan G

If you reached the lead, completed the initial qualification, and determined the lead is new to Medicare (turning 65), has not yet applied for Part B, and is not currently taking Social Security benefits…. And you Recommended **Plan G.**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7731610821_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485289217&Signature=xqSkCIo%2BnphovNweQOzhikqBUrM%3D |

Hi *FirstName*

It was very nice to speak with you today. As I understand things, you are turning 65 on ***birthdate***, and you would like to sign-up for Medicare, a Supplement & Part D. Next steps are below as we discussed.

**(1) Sign-up for Part A & Part B of Medicare:** You can do this online via the Social Security website. It should only take about 5-10 minutes. <https://secure.ssa.gov/iClaim/rib>

The base level Part B premium for 2019 is **$135.50/month** (single income < $85k, or joint income < $170k).

If you are in a higher income bracket, you will need to pay [Income Related Monthly Adjustment Amounts (IRMAAs)](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/medicare_workshop_presentation_-_2019_irmaa_tables.pdf) for Part B and Part D to the government. Here is a [short video that explains the 2019 IRMAAs](https://youtu.be/l78SBIRvQJs).

**(2) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**(3) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## http://dial-mail.com/email/0/pixel.gifEmail #301b – Email #301b: Reached Lead - T65, not yet applied for Part B - Plan G or N

If you reached the lead, completed the initial qualification, and determined the lead is new to Medicare (turning 65), has not yet applied for Part B, and is not currently taking Social Security benefits…. And you Recommended **Plan G or Plan N.**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7731610821_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485289217&Signature=xqSkCIo%2BnphovNweQOzhikqBUrM%3D |

Hi *FirstName*

It was very nice to speak with you today. As I understand things, you are turning 65 on ***birthdate***, and you would like to sign-up for Medicare, a Supplement & Part D. Next steps are below as we discussed.

(1) Sign-up for Part A & Part B of Medicare: You can do this online via the Social Security website. It should only take about 5-10 minutes. <https://secure.ssa.gov/iClaim/rib>

The base level Part B premium for 2019 is **$135.50/month** (single income < $85k, or joint income < $170k).

If you are in a higher income bracket, you will need to pay [Income Related Monthly Adjustment Amounts (IRMAAs)](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/medicare_workshop_presentation_-_2019_irmaa_tables.pdf) for Part B and Part D to the government. Here is a [short video that explains the 2019 IRMAAs](https://youtu.be/l78SBIRvQJs).

**(2) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

Another Option that some people choose is called a **Medigap Plan N**. Medigap Plan N is similar to Plan G, except for the following differences:

* With Plan N, after you pay the Part B deductible ($185 in 2019), there are copays up to $20 for doctor and specialists visits
* With Plan N, there is a copay of $50 for the ER
* Plan N does NOT cover Part B Excess Charges (up to 15% more than the Medicare Approved amounts). If doctors choose to charge the Excess Charges, you would be responsible with a Plan N, whereas Plan G would cover the Part B Excess Charges.

[Click here for a detailed summary of coverage for Plan N.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_n_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation are below.

Plan G Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

Plan N Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

**(3) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #302a – Reached Lead – Recently applied for Part B, needs Suppl & Part D – Recommend Plan G

If you reached the lead and completed the initial qualification and determined the lead has already applied for Part B (or auto-enrolled in Part B because of enrollment in Social Security) and just needs Supplement & Part D… AND you **recommended Plan G**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7731863577_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485290041&Signature=i83w6euNSNlx1RP1yTNfVRl%2FaI0%3D |

Hi *FirstName,*

It was very nice to speak with you today. As I understand things, you recently signed up for Medicare Parts A & B effective ***MONTH*** 1.

Next steps are below as we discussed.

**(1) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**(2) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #302b – Reached Lead – Recently applied for Part B, needs Suppl & Part D – Recommend Plan G or Plan N

If you reached the lead and completed the initial qualification and determined the lead has already applied for Part B (or auto-enrolled in Part B because of enrollment in Social Security) and just needs Supplement & Part D… AND you **recommended Plan G or Plan N**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7731863577_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485290041&Signature=i83w6euNSNlx1RP1yTNfVRl%2FaI0%3D |

Hi *FirstName,*

It was very nice to speak with you today. As I understand things, you recently signed up for Medicare Parts A & B effective ***MONTH*** 1.

Next steps are below as we discussed.

**(1) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

Another Option that some people choose is called a **Medigap Plan N**. Medigap Plan N is similar to Plan G, except for the following differences:

* With Plan N, after you pay the Part B deductible ($185 in 2019), there are copays up to $20 for doctor and specialists visits
* With Plan N, there is a copay of $50 for the ER
* Plan N does NOT cover Part B Excess Charges (up to 15% more than the Medicare Approved amounts). If doctors choose to charge the Excess Charges, you would be responsible with a Plan N, whereas Plan G would cover the Part B Excess Charges.

[Click here for a detailed summary of coverage for Plan N.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_n_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation are below.

Plan G Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

Plan N Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

**(2) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #303a – Reached Lead – new to Medicare Part B (> age 65) – Recommend Plan G

If you reached the lead and completed the initial qualification and determined the lead will be applying for Medicare after their Part B Initial Enrollment Period because they worked (and/or were covered by a Group Insurance Plan) passed the age of 65… AND you **recommended Plan G**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7732375896_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485292836&Signature=1rmN0xL9%2FNbZl%2FCAr%2FBFJRj1pmw%3D |

Hi *FirstName,*

It was very nice to speak with you today. As I understand things, you are looking to apply for Medicare effective ***MONTH*** 1.

You still need to enroll in Part B, get a Supplement and a Part D Plan. The next steps we reviewed are summarized below:

**(1) Sign-up for Part B of Medicare:** there are two forms that will need to be brought to the Social Security office to sign-up for Part B. You will need to fill out and sign the one form for Part B, and the other form needs to be filled out by your employer showing you had proof of coverage (so you don't get penalized for not having Part B).

* **Enroll in Part B Form** - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>
* **Proof of Coverage Form** - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>

**(2) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**(3) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #303b – Reached Lead – new to Medicare Part B (> age 65) – Recommend Plan G or N

If you reached the lead and completed the initial qualification and determined the lead will be applying for Medicare after their Part B Initial Enrollment Period because they worked (and/or were covered by a Group Insurance Plan) passed the age of 65… AND you **recommended Plan G or Plan N**

### Follow-Up to our call re Medicare

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| https://dyl1.s3.amazonaws.com/main/image/5692645590/7732375896_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485292836&Signature=1rmN0xL9%2FNbZl%2FCAr%2FBFJRj1pmw%3D |

Hi *FirstName,*

It was very nice to speak with you today. As I understand things, you are looking to apply for Medicare effective ***MONTH*** 1.

You still need to enroll in Part B, get a Supplement and a Part D Plan. The next steps we reviewed are summarized below:

**(1) Sign-up for Part B of Medicare:** there are two forms that will need to be brought to the Social Security office to sign-up for Part B. You will need to fill out and sign the one form for Part B, and the other form needs to be filled out by your employer showing you had proof of coverage (so you don't get penalized for not having Part B).

* **Enroll in Part B Form** - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>
* **Proof of Coverage Form** - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>

The base level Part B premium for 2019 is **$135.50/month** (single income < $85k, or joint income < $170k).

If you are in a higher income bracket, you will need to pay [Income Related Monthly Adjustment Amounts (IRMAAs)](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/medicare_workshop_presentation_-_2019_irmaa_tables.pdf) for Part B and Part D to the government. Here is a [short video that explains the 2019 IRMAAs](https://youtu.be/l78SBIRvQJs).

**(2) Sign-up for a Medigap Plan:** Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

Another Option that some people choose is called a **Medigap Plan N**. Medigap Plan N is similar to Plan G, except for the following differences:

* With Plan N, after you pay the Part B deductible ($185 in 2019), there are copays up to $20 for doctor and specialists visits
* With Plan N, there is a copay of $50 for the ER
* Plan N does NOT cover Part B Excess Charges (up to 15% more than the Medicare Approved amounts). If doctors choose to charge the Excess Charges, you would be responsible with a Plan N, whereas Plan G would cover the Part B Excess Charges.

[Click here for a detailed summary of coverage for Plan N.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_n_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation are below.

Plan G Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

Plan N Monthly Premiums with ***CarrierName***

Age ***age*** ***Female/Male***: **$*premium*** / month

**(3) Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

# Reached Lead – Currently has Medicare Plan

## Email #401 – Reached Lead – Currently has Medigap Plan F

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medigap Plan F.**

### Follow-Up to our call re Medicare - Save *annual savings* / year with a Plan G!

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| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7732551246_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485294018&Signature=Glm3yhhm8Ipq0f0icpmGZoJ2ZdY%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Plan F with ***CurrentCarrierName*** and you are paying ***CurrentPremium*** / month.

I am excited that we have an opportunity to save you $***AnnualPremiumSavings*** / year in premiums (net savings of $***NetSavings*** / year) with a Medigap Plan G.

Plan G is EXACTLY the same as a Plan F, except for one difference... the Part B deductible ($185 in 2019) is not covered by Plan G.

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home that chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

You can find the detailed summary of Coverage for Plan F and Plan G below so you can see they are exactly the same except for the Part B deductible.

* [Plan F Summary of Coverage](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_f_-_2019.pdf)
* [Plan G Summary of Coverage](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

You can also watch our short (4 min) video, which explains Plan F vs Plan G and also some potential impacts to Plan F in 2020 when it becomes no longer available for new Medicare beneficiaries.
<https://www.youtube.com/watch?v=SPHLLdD04Eg>

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Part D of Medicare**
There are 20 different Part D plans available in each state. We offer a FREE annual review of the Part D coverage for all of clients to ensure they have the BEST Part D Plan based on their specific list of drugs. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. We send a letter to all of our clients in September each year as a Reminder to send us their latest RX information so we can complete their Part D analysis. Read More here: <https://www.senior-advisors.com/free-rx-analysis.html>

I look forward to helping you with your Medicare Plans!

Call me now at the number below with any questions or to apply! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>



## Email #402 – Reached Lead – Currently has Medigap Plan G

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medigap Plan G.**

### Follow-Up to our call re Medicare - Save *annual savings* / year!

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| https://dyl1.s3.amazonaws.com/main/image/5692645590/7733223480_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485296657&Signature=T4yN%2FFCemvEs4sfzfXz5LdyW8rE%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Plan G with ***CurrentCarrierName*** and you are paying $***CurrentPremium*** / month.

I am excited that we have an opportunity to save you $***AnnualPremiumSavings*** / year in premiums with the exact same Federally-regulated Plan G coverage with ***CarrierName.***

Plan G rate with ***CarrierName***
Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Part D of Medicare**There are 20 different Part D plans available in each state. We offer a FREE annual review of the Part D coverage for all of clients to ensure they have the BEST Part D Plan based on their specific list of drugs. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. We send a letter to all of our clients in September each year as a Reminder to send us their latest RX information so we can complete their Part D analysis. Read More here: <https://www.senior-advisors.com/free-rx-analysis.html>

I look forward to helping you get setup with your Medicare Plans!

Call me Now at the number below with any questions or to apply! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>

## Email #403 – Reached Lead – Currently has Medigap Plan N

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medigap Plan N.**

### Follow-Up to our call re Medicare - Save *annual savings* / year!

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| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7733223480_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485296657&Signature=T4yN%2FFCemvEs4sfzfXz5LdyW8rE%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Plan N with ***CurrentCarrierName*** and you are paying $***CurrentPremium*** / month.

I am excited that we have an opportunity to save you $***AnnualPremiumSavings*** / year in premiums with the exact same Federally-regulated Plan N coverage with ***CarrierName.***

Plan N rate with ***CarrierName***
Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Part D of Medicare**
There are 20 different Part D plans available in each state. We offer a FREE annual review of the Part D coverage for all of clients to ensure they have the BEST Part D Plan based on their specific list of drugs. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. We send a letter to all of our clients in September each year as a Reminder to send us their latest RX information so we can complete their Part D analysis. Read More here: <https://www.senior-advisors.com/free-rx-analysis.html>

I look forward to helping you get setup with your Medicare Plans!

Call me Now at the number below with any questions or to apply! I will follow up within a few days if I don't hear back.

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>

## Email #404 – Reached Lead – Currently has Medicare Advantage (Jan 1 – Mar 31)

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medicare Advantage Plan,** and the date is currently **between January 1 – March 31**

### Follow-Up to our call re Medicare

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| https://dyl1.s3.amazonaws.com/main/image/5692645590/7733814771_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485300607&Signature=ILGuzbFhdg6OfYqMhnXU1DsMKds%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Medicare Advantage Plan and you are interested in switching to a Medicare Supplement with a Part D Plan.

The good news is that we are currently in the Medicare Advantage Open Enrollment Period (Jan 1 - Mar 31), so if you do decide to move forward you will be able to do so without waiting for the Annual Enrollment Period in October.

As we discussed, the major differences between a Medicare Advantage Plan and a Medicare Supplement are below:

(1) Medicare Advantage is a fully privatized Plan provided by an insurance company, which replaces your Part A & Part B Benefits. A Medicare Supplement just Supplements Original Medicare so you are still on Part A and Part B of Medicare and the Supplement is paying its portion after Medicare.

(2) Most Medicare Advantage Plans require Private Networks (e.g. HMOs) within a particular service area. Medicare Supplements allow you to go to ANY doctor/hospital in the country that accepts Medicare.

(3) Some Medicare Advantage Plans require Referrals if you want to see a specialist. Medicare Supplements do NOT require referrals if you want to see a specialist (e.g. Chiropractor, Podiatrist, etc.)

(4) Part D is included with most Medicare Advantage Plans. If you choose a Medicare Supplement, you will need a separate Part D plan for prescriptions.

(5) Monthly Premiums are generally lower with a Medicare Advantage Plan (some as low as $0/month).

(6) Maximum out of Pocket (MOOP) Expense is up to $6,700 per year with a Medicare Advantage Plan. MOOP is $0 with a Medicare Supplement Plan F or $185 with Plan G.

(7) Medicare Supplements are Guaranteed Renewable for Life with Federally regulated coverage. Medicare Advantage Plans change every year and you have one opportunity each year (during AEP Oct 15 - Dec 7) to review and change a Medicare Advantage Plan.

For the Medicare Supplements, we generally recommend Plan G.
Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions. I will follow up within a few days if I don't hear back.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #405: Reached Lead –Currently has Medicare Advantage (Apr 1 – Oct 15)

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medicare Advantage Plan,** and the date is currently **between April 1 – October 15.**

### Follow-Up to our call re Medicare

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| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7734156855_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485301751&Signature=xq%2FrrVoLkeAFlCzMy%2FBV892%2FRrs%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Medicare Advantage Plan and you are interested in switching to a Medicare Supplement with a Part D Plan.

Unfortunately, you are not able to switch out of the Medicare Advantage Plan until the Annual Enrollment Period (Oct 15 - Dec 7) for a January 1 effective date.

We will certainly reach out as we get closer to AEP to discuss options that are available.

As we discussed, the major differences between a Medicare Advantage Plan and a Medicare Supplement are below:

(1) Medicare Advantage is a fully privatized Plan provided by an insurance company, which replaces your Part A & Part B Benefits. A Medicare Supplement just Supplements Original Medicare so you are still on Part A and Part B of Medicare and the Supplement is paying its portion after Medicare.

(2) Most Medicare Advantage Plans require Private Networks (e.g. HMOs) within a particular service area. Medicare Supplements allow you to go to ANY doctor/hospital in the country that accepts Medicare.

(3) Some Medicare Advantage Plans require Referrals if you want to see a specialist. Medicare Supplements do NOT require referrals if you want to see a specialist (e.g. Chiropractor, Podiatrist, etc.)

(4) Part D is included with most Medicare Advantage Plans. If you choose a Medicare Supplement, you will need a separate Part D plan for prescriptions.

(5) Monthly Premiums are generally lower with a Medicare Advantage Plan (some as low as $0/month).

(6) Maximum out of Pocket (MOOP) Expense is up to $6,700 per year with a Medicare Advantage Plan. MOOP is $0 with a Medicare Supplement Plan F or $185 with Plan G.

(7) Medicare Supplements are Guaranteed Renewable for Life with Federally regulated coverage. Medicare Advantage Plans change every year and you have one opportunity each year (during AEP Oct 15 - Dec 7) to review and change a Medicare Advantage Plan.

For the Medicare Supplements, we generally recommend Plan G.
Medicare will cover about 80% of your Medical expenses. We generally recommend Medigap Plan G to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to ANY doctor/hospital in the country that accepts Medicare and you do NOT need referrals to see a specialist. Also, the coverage is federally regulated and the plan is guaranteed renewable for life. The detailed summary of coverage for Plan G is attached.

 We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Banker's Fidelity, TransAmerica, and others).

When we get closer to AEP, we can run the rates to see which is the best carrier/premium for the Plan G Supplement.

For the Medicare Supplements, we generally recommend Plan G.
Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Sign up for a Part D Plan** - - If you decide to leave a Medicare Advantage Plan, you will need to sign-up for a separate Part D Plan for Prescription Coverage. There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. As we get closer to September/October, we will get your latest RX information to determine the best Part D plan and estimated costs for next year.

Let me know if you have any questions.

I will reach out as we get closer to September/October.

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>

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| --- | --- | --- | --- |
|  |  |  |  |



## Email #406: Reached Lead – Currently has Medicare Advantage (Oct 15 – Dec 7)

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medicare Advantage Plan,** and the date is currently **between October 15 – December 7.**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7733814771_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485300607&Signature=ILGuzbFhdg6OfYqMhnXU1DsMKds%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Medicare Advantage Plan and you are interested in switching to a Medicare Supplement with a Part D Plan.

The good news is that we are currently in the Annual Enrollment Period (Oct 15 - Dec 7), so if you do decide to move forward you will be able to do so with a January 1 effective date.

As we discussed, the major differences between a Medicare Advantage Plan and a Medicare Supplement are below:

(1) Medicare Advantage is a fully privatized Plan provided by an insurance company, which replaces your Part A & Part B Benefits. A Medicare Supplement just Supplements Original Medicare so you are still on Part A and Part B of Medicare and the Supplement is paying its portion after Medicare.

(2) Most Medicare Advantage Plans require Private Networks (e.g. HMOs) within a particular service area. Medicare Supplements allow you to go to ANY doctor/hospital in the country that accepts Medicare.

(3) Some Medicare Advantage Plans require Referrals if you want to see a specialist. Medicare Supplements do NOT require referrals if you want to see a specialist (e.g. Chiropractor, Podiatrist, etc.)

(4) Part D is included with most Medicare Advantage Plans. If you choose a Medicare Supplement, you will need a separate Part D plan for prescriptions.

(5) Monthly Premiums are generally lower with a Medicare Advantage Plan (some as low as $0/month).

(6) Maximum out of Pocket (MOOP) Expense is up to $6,700 per year with a Medicare Advantage Plan. MOOP is $0 with a Medicare Supplement Plan F or $185 with Plan G.

(7) Medicare Supplements are Guaranteed Renewable for Life with Federally regulated coverage. Medicare Advantage Plans change every year and you have one opportunity each year (during AEP Oct 15 - Dec 7) to review and change a Medicare Advantage Plan.

For the Medicare Supplements, we generally recommend Plan G.
Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions. I will follow up within a few days if I don't hear back.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

## Email #407: Reached Lead – Currently has Medicare Advantage (Dec 8 – Dec 31)

If you reached the lead and completed the initial qualification and determined the lead currently has a **Medicare Advantage Plan,** and the date is currently **between December 8 – December 31.**

### Follow-Up to our call re Medicare

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7733814771_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485300607&Signature=ILGuzbFhdg6OfYqMhnXU1DsMKds%3D |

Hi *FirstName,*

It was nice speaking with you today. As I understand things, you currently have a Medicare Advantage Plan and you are interested in switching to a Medicare Supplement with a Part D Plan.

Even though we just missed the Annual Enrollment Period (ended Dec 7), we are approaching the Medicare Open Enrollment Period (Jan 1 - Mar 31), so if you do decide to move forward you will be able to do so without waiting for the next Annual Enrollment Period in October.

As we discussed, the major differences between a Medicare Advantage Plan and a Medicare Supplement are below:

(1) Medicare Advantage is a fully privatized Plan provided by an insurance company, which replaces your Part A & Part B Benefits. A Medicare Supplement just Supplements Original Medicare so you are still on Part A and Part B of Medicare and the Supplement is paying its portion after Medicare.

(2) Most Medicare Advantage Plans require Private Networks (e.g. HMOs) within a particular service area. Medicare Supplements allow you to go to ANY doctor/hospital in the country that accepts Medicare.

(3) Some Medicare Advantage Plans require Referrals if you want to see a specialist. Medicare Supplements do NOT require referrals if you want to see a specialist (e.g. Chiropractor, Podiatrist, etc.)

(4) Part D is included with most Medicare Advantage Plans. If you choose a Medicare Supplement, you will need a separate Part D plan for prescriptions.

(5) Monthly Premiums are generally lower with a Medicare Advantage Plan (some as low as $0/month).

(6) Maximum out of Pocket (MOOP) Expense is up to $6,700 per year with a Medicare Advantage Plan. MOOP is $0 with a Medicare Supplement Plan F or $183 with Plan G.

(7) Medicare Supplements are Guaranteed Renewable for Life with Federally regulated coverage. Medicare Advantage Plans change every year and you have one opportunity each year (during AEP Oct 15 - Dec 7) to review and change a Medicare Advantage Plan.

For the Medicare Supplements, we generally recommend Plan G.
Medicare will cover about 80% of your Medical expenses. We generally recommend **Medigap Plan G** to cover the other 20%. Basically, the only out-of-pocket expense with a Plan G medicare supplement is the Part B deductible ($185 in 2019). You can go to **ANY** doctor/hospital in the country that accepts Medicare and you do **NOT** need referrals to see a specialist. Also, the coverage is federally regulated and the plan is **guaranteed renewable for life**. [Click here for the detailed summary of coverage for Plan G.](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/plan_g_-_2019.pdf)

We represent all the top carriers in the country (UHC/AARP, Aetna, Mutual of Omaha, Cigna, Humana, Horizon BCBS, Banker's Fidelity, TransAmerica, and others).

The best rates for your situation would be with ***CarrierName***, and they also offer a ***HH***% Household Discount if there is someone else in the home who chooses a plan with the same carrier.

Age ***age*** ***Female/Male***: **$*premium*** / month

**Medical Questions**

In order to switch Medicare Supplements, there is a list of medical questions that need to be answered. If any of the answers are a "Yes" we will not be able to submit the application. Please review the Medical questions from the below link and let me know if everything can be answered "No". You do NOT need to fill this form out - just need to confirm that everything is a "No".

***Insert link here for Medical Questions – ONLY Include the Relevant carrier***

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

**Sign up for a Part D Plan** - There are ~20 different Part D plans available in each state. To determine the best Part D Plan, we use a tool on Medicare.gov which analyses the least overall expense (premium + Copays) for each individual. Please complete the RX information via our [online form](https://www.senior-advisors.com/free-rx-analysis.html#rxform) so we can determine the best Part D Plan for you.
<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

Let me know if you have any questions. I will follow up within a few days if I don't hear back.

I look forward to helping you get setup with your Medicare plans!

Best Regards,

***Agent Name***

# Reached Lead – Not Interested

## Email #501: Not Interested

If you reached the lead and the lead was Not Interested.

### Thank you for your time today...

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7734362025_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485303167&Signature=iUk3IDNZuvFxCE6QwOo0crZJ1nQ%3D |

Hi *FirstName,*

It was nice speaking with you today.

We appreciate that you requested a quote from Senior Advisors, and we are sorry that we could not find a Plan that met your needs.

We wanted to make sure you had some key resources and let you know about other plans we could offer.

Other Coverage we offer:
- Medicare Supplements
- Medicare Advantage
- Part D RX Plans
- Hearing, Dental & Vision Insurance
- International Travel Insurance
- Final Expense Life Insurance
- Term Life Insurance
- Group Health Plans

Key resources:
(1) Medicare Workshop Overview -
[**https://www.youtube.com/watch?v=vrkMcTvhAMk**](https://www.youtube.com/watch?v=vrkMcTvhAMk)

(2) Plan F vs Plan G -
[**https://www.youtube.com/watch?v=SPHLLdD04Eg**](https://www.youtube.com/watch?v=SPHLLdD04Eg)

(3) Dental, Vision, & Hearing -
[**https://www.senior-advisors.com/medicare--dental.html**](https://www.senior-advisors.com/medicare--dental.html)

(4) Part D of Medicare Overview -
[**https://www.youtube.com/watch?v=GkmxkKFrUk0**](https://www.youtube.com/watch?v=GkmxkKFrUk0)

(5) Part D of Medicare Using Medicare.Gov -
[**https://www.youtube.com/watch?v=HPkwXXqOT\_o**](https://www.youtube.com/watch?v=HPkwXXqOT_o)

If we can be of assistance in the future, you can call me at the number listed below.

Hope you have a GREAT day!

Best Regards,

***Agent Name***

Go to our website to download our Free Guide: Top 5 Mistakes People Make on Medicare
<https://www.senior-advisors.com/>

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |



# Application(s) Submitted

## Email #601: App Submitted – Med Supp OE

If you submitted the Application for a Medicare Supplement during the Open Enrollment Period, use the following template.

### Application Submitted

|  |
| --- |
|  |

Dear *FirstName,*

As discussed, I have submitted your application for Plan ***PlanName*** with ***CarrierName*** for ***EffectiveDate*** Effective Date. The monthly premiums will be $***MonthlyPremium*** and there is a one-time application fee of $***ApplicationFee*** which will be included in the first month's premiums.

Since you are in your Open Enrollment Period, there is no Medical Underwriting and the policy should be approved within 24 hours. You will receive your card about 7-10 days later.

I also submitted your application for the ***PartDPlan*** Part D Plan that we discussed. The monthly premiums are $***PartDPremiums*** and there is a deductible of ***PartDDeductible*** for higher tier drugs. You should receive your Part D card in 7-10 days.

**Enrolling After Age 65 in Part D RX Coverage.**
Please note – there will be a paragraph in the letters from each Part D plan about a penalty for not having Part D since you were age 65. You will not be responsible for this penalty, but you will need to follow the instructions in the letter to notify them (e.g. Call them) and let them know you had credible RX coverage through the group insurance plan.

**Enrolling After Age 65 in Medicare & Supplement.**
Since you are coming off of a Group Insurance Plan, Medicare systems need to be updated to show Medicare as Primary and the Supplement as Secondary Insurance. This should happen automatically when you enroll in Part B & the Supplement but sometimes it takes months for Medicare to update their systems. We suggest you call the Medicare Coordination of Benefits line to let them know you are switching to Medicare & Supplement to help expedite the process - (800) 999-1118

We greatly appreciate your business and look forward to serving you in the future!

Other Coverage we offer:
- Hearing, Dental & Vision Insurance
- International Travel Insurance
- Final Expense Life Insurance
- Term Life Insurance
- Group Health Plans

If we can be of assistance in the future, you can call me at the number listed below.

Hope you have a GREAT day!

Best Regards,

***AgentName***

## Email #602: App Submitted – Med Supp UW – Interview Needed (Aetna)

If you submitted an Underwritten Application for a Medicare Supplement to Aetna, use the following template.

### Application Submitted

|  |
| --- |
|  |

Dear *FirstName,*

As discussed, I have submitted your application for Plan ***PlanName*** with Aetna for ***EffectiveDate*** Effective Date. The monthly premiums will be $***MonthlyPremium*** and there is a one-time application fee of $***ApplicationFee*** which will be included in the first month's premiums.

You will need to complete a phone interview with the Aetna nurse so they can complete the Underwriting Process. At your earliest convenience, please call 1-**855-221-8353** and reference your Policy # ***PolicyNumber***.

After you complete the Medical Interview, Underwriting will take about 7 days to provide an approval (or denial) of the application.

***THIS SECTION ONLY NEEDED IF PART D SUBMITTED (e.g. AEP)***
I also submitted your application for the ***PartDPlan*** Part D Plan that we discussed. The monthly premiums are $***PartDPremiums*** and there is a deductible of ***PartDDeductible*** for higher tier drugs. You should receive your Part D card in 7-10 days.

Let me know if you have any questions.

Hope you have a GREAT day!

Best Regards,

***AgentName***

## Email #603: App Submitted – Med Supp UW – Interview Needed (TransAmerica)

If you submitted an Underwritten Application for a Medicare Supplement to TransAmerica, use the following template.

### Application Submitted

|  |
| --- |
|  |

Dear *FirstName,*

As discussed, I have submitted your application for Plan ***PlanName*** with TransAmerica for ***EffectiveDate*** Effective Date. The monthly premiums will be $***MonthlyPremium*** and there is a one-time application fee of $***ApplicationFee*** which will be included in the first month's premiums.

You will need to complete a phone interview with the TransAmerica 3rd Party (EMSI) so they can complete the Underwriting Process. I will let you know when the application is ready for the interview and send you another email with the phone number for the interview.

After you complete the Medical Interview, Underwriting will take about 7 days to provide an approval (or denial) of the application.

***THIS SECTION ONLY NEEDED IF PART D SUBMITTED (e.g. AEP)***
I also submitted your application for the ***PartDPlan*** Part D Plan that we discussed. The monthly premiums are $***PartDPremiums*** and there is a deductible of ***PartDDeductible*** for higher tier drugs. You should receive your Part D card in 7-10 days.

Let me know if you have any questions.

Hope you have a GREAT day!

Best Regards,

***AgentName***

## Email #604: App Submitted –Med Supp UW–Interview Possible (BF,MOO, Cigna)

If you submitted an Underwritten Application for a Medicare Supplement to BF, MOO, Cigna, use the following template.

### Application Submitted

|  |
| --- |
|  |

Dear *FirstName,*

As discussed, I have submitted your application for Plan ***PlanName*** with ***CarrierName*** for ***EffectiveDate*** Effective Date. The monthly premiums will be $***MonthlyPremium*** and there is a one-time application fee of $***ApplicationFee*** which will be included in the first month's premiums.

You may need to complete a phone interview for the Underwriting process. If so, you will be contacted by the carrier in the next 4-5 days with more information.

Underwriting will take about 7 days to provide an approval (or denial) of the application.

After you complete the Medical Interview, Underwriting will take about 7 days to provide an approval (or denial) of the application.

***THIS SECTION ONLY NEEDED IF PART D SUBMITTED (e.g. AEP)***
I also submitted your application for the ***PartDPlan*** Part D Plan that we discussed. The monthly premiums are $***PartDPremiums*** and there is a deductible of ***PartDDeductible*** for higher tier drugs. You should receive your Part D card in 7-10 days.

Let me know if you have any questions.

Hope you have a GREAT day!

Best Regards,

***AgentName***

## Email #605: App Submitted – DVH

If you submitted the Application for a DVH with Manhattan Life, use the following template.

### Application Submitted

|  |
| --- |
|  |

Dear *FirstName,*

As discussed, I have submitted your application for the $***AnnualBenefit*** Annual Benefit Dental, Vision, & Hearing Plan ***PlanName*** with Manhattan Life for ***EffectiveDate*** Effective Date. The monthly premiums will be $***MonthlyPremium***.

You should receive your new card in 7-10 days.

Here is a [link again to the product brochure](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/dvh17-brf_0118.pdf) if you have any questions about the coverage.

We greatly appreciate your business and look forward to serving you in the future!

Other Coverage we offer:

* Medicare Supplements (aka Medigap)
* Part D Prescription Plans
* Hearing, Dental & Vision Insurance
* International Travel Insurance
* Final Expense Life Insurance
* Term Life Insurance
* Group Health Plans

If we can be of assistance in the future, you can call me at the number listed below.

Hope you have a GREAT day!

Best Regards,

***AgentName***

# Application(s) Approved

## Email #701: App Approved – UW Med Supp

If you submitted the Medicare Supplement Application that required UW and the application has been approved, use this template.

### Application Approved!

|  |
| --- |
| https://dyl1.s3.amazonaws.com/main/image/5692645590/7782136887_test-photo.png?AWSAccessKeyId=AKIAJWWVM27IBKPM4ZSQ&Expires=1485799558&Signature=9mbgPRmlWPCIeEPRTI6wCOWtOfg%3D |

Hi ***FirstName***,

I have great news! Your Medicare Supplement application for Plan ***Plan*** has been approved with ***CarrierName*** for Effective Date ***EffectiveDate***

You should be receiving your new card in 7-10 days and the policy paperwork shortly thereafter.

***OPTIONAL SENTENCE IF NEED TO CANCEL EXISTING SUPPLEMENT***

You can go ahead and cancel your existing Medicare Supplement for ***EffectiveDate-1 day***.

***OPTIONAL SENTENCE TO REHIGHLIGHT SAVINGS***
We are excited that we were able to save you ***AnnualSavings*** / year in premiums!

Let me know if you have any questions.

Other Coverage we offer:

- Hearing, Dental & Vision Insurance
- International Travel Insurance
- Final Expense Life Insurance
- Term Life Insurance
- Group Health Plans

If we can be of assistance in the future, you can call me at the number listed below.

Hope you have a GREAT day!

Best Regards,

***AgentName***

# Medicare Workshop Requests

## Email #801: Workshop Request (No Contact)

If you reached out to a library and you were only able to leave a message about booking a Medicare Workshop use this template as a follow-up email.

### Follow-up to my Call About a Medicare Workshop

|  |
| --- |
|  |

Dear ***FirstName,***

Hope you are doing well!

I tried to call earlier and left a message regarding the opportunity to host an Educational Medicare Workshop at your library.

Medicare is a very complicated system/process with lots of rules that creates confusion and stress for Medicare-eligible folks. At Senior Advisors, we strive to educate these individuals and relieve some of their stress through this process.

Over the last two years, we have hosted over 80 Medicare Workshops in the NJ & PA area, and we look forward to hosting a Workshop at your location to educate the local seniors about Medicare.

You can find more info about our Workshops below and on our website at [**https://www.senior-advisors.com/register-for-workshop.html**](https://www.senior-advisors.com/register-for-workshop.html)

Could you please let me know a good time that we could connect to discuss further?

Best,

***AgentName***

Key Topics Covered:
• ABCDs of Medicare
• 5 Biggest Mistakes Made by Most Medicare Beneficiaries.
• Original Medicare versus Medicare Advantage Plans.
• How do Medicare Supplement Policies Work?
• How do Medicare Prescription Drug programs work?
• When must you sign-up for Medicare to avoid late enrollment penalties and coverage gaps?
• What changes are coming in 2019 and 2020?

Recent Feedback from our Workshops:
• "This was the Best presentation of Medicare I have been to. It was clear & concise." - Stacey P.
• "I have been to several Medicare Seminars and Justin is the best presenter and answered all questions clearly and was most informational in a concise manner. Would definitely recommend this for others." - Dorothy
• "Have attended prior sessions on Medicare. This presentation far exceeded those. Justin is well versed, well spaced, well done!" - El
• "Very helpful especially for definition of Part D programs" - Kathy
• "Excellent Thank you very much. I will keep the informative packet for the future." - Melanie
• "Very informative. Thank you" - M.J.
• "Excellent. No improvement needed" - Jean

## Email #802: Workshop Request (Follow-up to Conversation)

If you reached out to a library and you were able to have a conversation about booking a Medicare Workshop but haven’t booked a date/time, use this template as a follow-up email.

### Follow-up to our Call About a Medicare Workshop

|  |
| --- |
|  |

Dear ***FirstName,***

Thank you for your time today. As promised, below is a recap of the Educational Medicare Workshop we discussed hosting at your library.

Key Topics Covered:
• ABCDs of Medicare
• 5 Biggest Mistakes Made by Most Medicare Beneficiaries.
• Original Medicare versus Medicare Advantage Plans.
• How do Medicare Supplement Policies Work?
• How do Medicare Prescription Drug programs work?
• When must you sign-up for Medicare to avoid late enrollment penalties and coverage gaps?
• What changes are coming in 2019 and 2020?

Over the last two years, we have hosted over 80 Medicare Workshops in the NJ & PA area, and we look forward to hosting a Workshop at your location to educate the local seniors about Medicare.

You can find more info about our Workshops below and on our website at [**https://www.senior-advisors.com/register-for-workshop.html**](https://www.senior-advisors.com/register-for-workshop.html)

I look forward to locking in a date/time for the Medicare Workshop.

Best,

***AgentName***

Recent Feedback from our Workshops:
• "This was the Best presentation of Medicare I have been to. It was clear & concise." - Stacey P.
• "I have been to several Medicare Seminars and Justin is the best presenter and answered all questions clearly and was most informational in a concise manner. Would definitely recommend this for others." - Dorothy
• "Have attended prior sessions on Medicare. This presentation far exceeded those. Justin is well versed, well spaced, well done!" - El
• "Very helpful especially for definition of Part D programs" - Kathy
• "Excellent Thank you very much. I will keep the informative packet for the future." - Melanie
• "Very informative. Thank you" - M.J.
• "Excellent. No improvement needed" - Jean

# Other Emails

## Email #901: Client/Prospect inquires about Dental Coverage

If a client or prospect reaches out to ask about Dental (or Vision or Hearing) coverage, use the following template.

### Follow-up regarding Dental Coverage

|  |
| --- |
|  |

Dear ***FirstName,***

For Dental, some people choose to self-insure since individual dental coverage is generally not as good as group dental coverage (because of higher utilization).

The best individual plan is from Manhattan Life Insurance and includes a benefit for Dental, Vision, & Hearing.  Here is a [link to the brochure](https://www.senior-advisors.com/uploads/3/8/4/6/38465265/dvh17-brf_0118.pdf)  and some highlights are below.

* Choose from $1,000 annual benefit **($39/month**) or $1,500 annual benefit **($49/month**)
* You can go to any dentist
* For most services first year is 60% coverage, second year is 70%, and third year+ is 80% coverage
* Preventative (Cleaning, exams, x-rays) and Basic Services (fillings, etc.) are covered day 1.
* There is a 12-month waiting period for major services (root canals, crowns, bridges, etc.)

Let me know if you have any questions and/or if you would like to start the application for the Dental, Vision & Hearing coverage.

Best,

***AgentName***

# Appendix 1: Links for Medical Questions (to include in emails)

AARP/UHC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aarp-nj_medical_questions.pdf>

Aetna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-aetna-nj_medical_questions.pdf>

BFLIC:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2017-bankers_fidelity-nj_medical_questions.pdf>

Cigna:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-cigna-nj_medical_questions.pdf>

Horizon BCBS:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-horizon_bcbs-nj_medical_questions.pdf>

Humana:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2018-humana-nj_medical_questions.pdf>

Mutual of Omaha:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-mutual_of_omaha-nj_medical_questions.pdf>

TransAmerica:

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/2019-transamerica-nj_medical_questions.pdf>

# Appendix 2: Miscellaneous Links and Verbiage

**Link to Online RX form**

<https://www.senior-advisors.com/free-rx-analysis.html#rxform>

**Link to 2019 IRMAA Tables**

<https://www.senior-advisors.com/uploads/3/8/4/6/38465265/medicare_workshop_presentation_-_2019_irmaa_tables.pdf>

**No Medications in NJ:**

For people on no medications, I recommend **WellCare Value Script ($11.90/mo, $415 deductible)** – The deductible only applies to higher tiered drugs. Tier 1 generics are $0 copay at Preferred Pharmacies (e.g. CVS or mail-order).

**Referral Email response from a client/agent.**

Thanks for the intro \_\_\_\_\_\_\_.

Hi \_\_\_\_\_\_\_,

I would be happy to provide an overview of Medicare, discuss your specific situation, answer any questions and let you know options available.

Do you have time for an initial 15-20 minute call at any of the following times?

- Date/Time

- Date/Time

- Date/Time

Regards,

***AgentName***

The lowest rates for your situation (Age 65 Male) would be with TransAmerica = **$139/month**.  TransAmerica is an A-rated company and we have been working with them for about two years with decent experience.

We have a longer history with Aetna for Medicare Supplements (about 10 years) and they are slightly more expensive for age 65 male = **$163/month**.  But, they do offer a 7% household discount when Hilary enrolls – you would both get the 7% household discount.

*Humana just came into NJ with these rates in March, so I am not sure how long they will still be this competitive.*

*We have been working with TransAmerica for about three years with decent experience so far.*

*UHC/AARP won’t allow the agent to call on behalf of our clients so if you ever have an issues/question, you would need to call their 800 number.*

*We have a long history with Aetna for Medicare Supplements (about 10 years) and they are slightly more expensive for age 66 single male, but they have a 12-month price lock, and they do offer a 7% household discount when Hilary enrolls – you would both get the 7% household discount.*

beth@ktbenefits.com, bethohara58@icloud.com

**chrissymb311@gmail.com**

www.senior-advisors.com

Moorestown Office: 856-866-8900

Cranford Office: 908-272-1970

Hi Tom,

I am helping Liz with your Part D Enrollment in the Aetna Rx Select.

I just sent you an email to complete your electronic Scope of Appointment… this should only take 2-3 minutes… after you complete this form (type your initials next to the PART D Box at the top of the form, and type your name as “Beneficiary Signature”) and Click Submit on the form; I can then enroll your Part D Plan.

If you have any issues, here is a short video that explains how to complete the eScope of Appointment. <https://www.senior-advisors.com/escope.html>

Let me know if you have any questions.

Thx,

Justin

<https://www.senior-advisors.com/escope.html>

IRMAA