

**Referral Guide for Medova Lifestyle Healthcare offered thru HRB Solutions, Inc.
(Vs.1.1)**

Product/Service being Represented:

- **Group Healthcare Plans**

Requirements:

- **Business of any Kind**
 - **Corporation**
 - **LLC**
 - **Partnership**
 - **Proprietorship**
 - **Government office**
 - **Non-profit**
 - **Etc.**
- **A minimum of 4 employees**

Sweet Spot:

- **Is paying too much for their Organization's Healthcare**
- **Wants a "Wellness" focused plan**
- **Wants to offer Healthcare coverage to 1099s**
 - **This could be huge for:**
 - **Real Estate companies**
 - **Mortgage companies**
 - **Auto dealerships**
 - **Transportation companies**
 - **Construction companies**
 - **MLMs (Multi Level Marketing)**
 - **Associations**
 - **The list goes on and on**

Geographic Coverage:

Alabama

Alaska

Arizona

Arkansas

California

Connecticut

Colorado

Georgia
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Michigan
Mississippi
Missouri
Nebraska
Nevada
New Jersey
New York
North Carolina
Ohio
Oklahoma
Pennsylvania
South Carolina
Tennessee
Texas
Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

- *The enrollees can be in any state, however, the company itself must be domiciled in one of the above states.*
- *If your state is not listed, please ask. The license could be pending.*

Competitive Advantage:

- **May cost less than they are currently paying for the same or better coverage**
 - **The usual savings is 10-15% of their current “Self-Funded” or “PPO” programs**
- **Offers coverage to both W2s and 1099s**
- **Has vision and dental plan options**
- **24/7 Doctor by Telephone service with \$0 deductible**
- **100% coverage for wellness and diagnostic labs**
- **Free Preventative Care**

- \$0 copay Telemedicine program
- Prescription Concierge program
- Free Diabetes supplies
- Wellness based programs that can earn enrollee credit towards his/her plan deductible
- Returns any unused premiums back to the employer
- Ideal candidates (one or more of the following):
 - Has 4+ employees
 - Is paying too much for their Company Healthcare
 - Wants a “Wellness” focused plan
 - Wants to offer Healthcare coverage to 1099s
 - This could be huge for:
 - Real Estate companies
 - Mortgage companies
 - Auto dealerships
 - Transportation companies
 - Construction companies
 - MLMs (Multi Level Marketing)
 - Associations
 - The list goes on and on

Collateral Material:

- Lifestyle Healthcare Plan - [Overview Brochure](#)
- Lifestyle Healthcare Plan - [Medical Plan Design Overview](#)
- Lifestyle Healthcare Plan - [Integrated Benefits Overview](#)
- Lifestyle Healthcare Plan - [Sample Group Benefit Program Proposal](#)
- Lifestyle Healthcare Plan - [Employer Wellness Program Overview](#)
- Lifestyle Healthcare Plan - [Sample Application Form](#)

Testimonials:

- Lifestyle Healthcare Plan - [Pathways – Testimonial](#)
- Lifestyle Healthcare Plan - [Four Rivers – Testimonial](#)

Also, if you mention the name of the plan (“Medova” and/or” Lifestyle Healthcare”) you NEED to IMMEDIATELY let either Mel and/or Bob know so that the potential client can be registered as coming from CEBRS just in case the prospect decides to go direct.

Text Mel Kaye & Bob Shultz at [805-300-1769](tel:805-300-1769) & [805-501-1769](tel:805-501-1769)

The following information is for the use of CEBRS’ Referral Partners only and should not be volunteered to your prospects. However, if asked and you see the question(s) as a potential show-stopper if not answered, just use your discretion.

Remember, your job is to have the prospect agree to a discussion with HRB Solutions, the general agent for Medova Lifestyle Healthcare Plans. Don't try and sell them. Let HRB do the selling. As soon as the prospect indicates any dissatisfaction with their current program, or wants to initiate a healthcare program, just obtain their agreement to talk and your job is done.

- **Following is the information needed in order to provide a side-by-side cost/benefit comparison with the prospect's current plan, which will be delivered by the CEBRS' Resource Partner:**
 - For Blue Cross & Blue Shield:
 - Every page of their current policy
 - For All Other Providers, the following three pieces of information is required:
 - Current plan designs
 - Enrollment per tier and plan
 - Current rates

- **Following are the 4 Stop-Loss carriers that compete for the business on each deal. This program is a level-funded program, which is a combination of self-funded and insured by a Stop-Loss carrier. The following carriers actually compete for the business, which drives the price down.**
 - US Fire
 - National Health Insurance Company
 - Integon
 - Midlands Casualty Insurance Company

- **The Lifestyle program works like a PPO, with both "In-Network" and "Out-of-Network" components. Following are the 3 networks used.**
 - PHCS (the largest of the networks)
 - HealthLink
 - FirstHealth

- **One of the most unique aspects of Lifestyle Healthcare is that they cater to both W2s and 1099s. Following is the process used to pay the premiums:**
 - W2s - Payroll deductions
 - 1099s - Individual bank accounts used to automatically push the premiums to the designated company/association account.
 - Determination of 1099's involvement in the program needs to be determined in conjunction with the employer's CPA and/or state labor laws. (More information to come.)

- **Enrollment for a group:**
 - Open enrollment Period is every 6 months
 - New W2 or 1099 employee enrollment period is set by the group administrator. (The usual range can run from immediate to 90 days.)

