



Write down my name and number/take notes

Fact-Finding:

- Obamacare or private health plan?
- Current plan and premium?
- Estimated income & household size = FPL
- On-going health conditions? Expensive meds?
- How many times a year go to doctor? Specialists?
- HMO or PPO? Important doctors and hospitals?
- Most you can afford on a monthly basis?

Place on hold, run quotes/ask for more \$ if needed

- 80% medical & 20% critical illness
- Min CI premium: \$30 individual | \$50 2 or more

I've Got Great News!

Alera Disclosures

- Alera is not health insurance or health insurance company
- Medical needs are shared among members
- 24 month waiting for pre-ex (inpatient only)
- Drug/alcohol rehab and mental health not covered

Benefits Summary

Accident & Critical Illness (GAP)

- Provides cash benefits (first 12 months until cancer is covered)

Assume the Sale "so what's going to happen..."

Breakdown Policies & Monthly Premium

Alera Statement of Beliefs

Cement the Sale / Emotional Anchor

Washington National Knock-Out / Check Height & Weight

Offer ValuLife if health problems: \$25,000 Term for \$69

Ask for Referrals