

Guide your Medicare customers to more savings and benefits.



Your Medicare-age customers count on you to guide them to ways to save money. And you can depend on HealthSpring to help. Our Medicare Supplement insurance plan premium discounts provide savings that customers can use to reinvest in additional coverage and further protection with supplemental insurance plans.

6%

**discount when a policyholder
lives with one or more people**
(Restrictions may apply)

+

14%

**discount when more than one member
of a household holds a policy**

=

Up to:
20% Off
premiums with combined
household discounts¹

Note: Example represents the premium discount for a person living in a state eligible for the LWS discount. For illustrative purposes only.

[Savings on added benefits.]



- **Reduced rates** on memberships at participating fitness centers.
- **Reduced subscription rates** on virtual workout programs.



- **Up to 25% off alternative therapy providers** such as acupuncturists, chiropractors, dieticians, podiatrists, therapists and more.]





Premium household discounts by state

State	Premium Discount (LWS/MP) ^{1,3}
AK	7%
AL	6% or 20%
AR	12%
AZ	6% or 20%
CA	6% or 11%
CO	6% or 20%
CT	7%
DC	7%
DE	6% or 20%
FL	3%
GA	6% or 20%
HI	NA
IA	6% or 20%
ID	NA
IL	6% or 20%
IN	6% or 20%
KS	6% or 20%

State	Premium Discount (LWS/MP) ^{1,3}
KY	6% or 20%
LA	6% or 20%
MD	6% or 20%
ME	7%
MI	6% or 20%
MN	NA
MO	10%
MS	6% or 20%
MT	6% or 20%
NC	6% or 20%
NE	6% or 20%
NH	6% or 20%
NJ	7%
NM	6% or 20%
ND	6% or 10%
NV	6% or 11%

State	Premium Discount (LWS/MP) ^{1,3}
OH	7%
OK	20%
OR	11%
PA	6% or 20%
RI	6% or 20%
SC	6% or 20%
SD	6% or 20%
TN	6% or 20%
TX	6% or 20%
UT	6% or 20%
VA	6% or 20%
VT	NA
WA	5%
WI	6% or 20%
WV	6% or 20%
WY	6% or 20%

Why HealthSpring?

- Trusted by **millions** for reliable health coverage.
- Comprehensive options to fit every need.
- Easy contracting and onboarding for new agents.
- Guaranteed Issue Rate Assurance can lock rates in for 12 months from their effective date.²

Supplemental Benefits to fit your customers' needs:

- Cancer Treatment
- Choice Accident and Accident Treatment
- Dental, Vision & Hearing Plus
- Choice Short Term Care
- Choice Hospital Indemnity and Flexible Choice Hospital Indemnity
- Flexible Choice Cancer and Heart Attack & Stroke



Questions? Call your Agent Resource Center (ARC) at 877-454-0923 Monday through Friday, 8:00 AM to 5:30 PM CT.

1. We may request additional documentation to determine eligibility.
 - LWS: Living with Someone Discount - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
 - LWS: Living with Someone Discount - A discount when you reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
 - MP: Multi-Policy Discount - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Health Care Service Corporation, including American Retirement Life Insurance Company, HealthSpring National Life Insurance Company, Loyal American Life Insurance Company, HealthSpring Insurance Company, and Medco Containment Life Insurance Company.
 - The discount will be removed if the other adult or Medicare Supplement policyholder whose policy status entitles them to the discount no longer resides in the household or no longer has a Medicare Supplement policy by or through an affiliate of Health Care Service Corporation, including American Retirement Life Insurance Company, HealthSpring National Life Insurance Company, Loyal American Life Insurance Company, HealthSpring Insurance Company, and Medco Containment Life Insurance Company. If the other adult or the other. Medicare Supplement policyholder becomes deceased, their discount will still apply. The addition or removal of the discount will occur on the billing cycle following the date we learn your eligibility has changed. Affiliate is an insurance company that is under common ownership or control with Health Care Service Corporation and that is a member of the same insurance holding company system. Household is a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other residential health facility are not included in the definition of "Household".
- [2. Your policy cannot be terminated for any reason other than non-payment of premium or material misrepresentation in the application for insurance. The company reserves the right to increase premiums on a class basis. Applicants may be subject to medical underwriting and coverage may be rated or denied, or charged a higher plan premium because of any preexisting conditions. This does not apply to applicants who meet Open Enrollment or guaranteed issue requirements. You may cancel this policy at any time by notifying us. Your cancellation will be effective the effective date of cancellation.]
3. LWS: Living With Someone discount MP: Multi-Policy discount.

