

June 21, 2017

SALES AND MARKETING

Effective **June 24, 2017**, you may begin selling new Medicare supplement plans underwritten by GPM Health and Life Insurance Company (GPM Health & Life) an affiliate of Government Personnel Mutual Life Insurance Company (GPM Life) in **Indiana, Montana, and Texas.**

The introduction of GPM Health & Life provides an opportunity to offer your clients new Medicare supplement plans with more competitive pricing.

Sample Rates*

Indiana	
Plan G	Plan N
\$83.43	\$71.37

Montana	
Plan G	Plan N
\$98.80	\$79.92

Texas	
Plan G	Plan N
\$86.58	\$72.35

* Based on female, age 67, non-smoking in the lowest rated ZIP area with 7% household discount applied for Indiana, Montana and Texas.

Besides competitive rates this new product offers:

- Plans A, F G and N
- 7% household discount
 - Available to those in Montana and Texas for individuals who (a) reside with a spouse (including civil union/domestic partner) of any age; or (b) for the past year has resided with at least one, but not more than three, other adults who are age 60 or older.
 - Available to those in Indiana who for the past year have resided with at least one, but no more than three, other Medicare-eligible adults who own or are issued a Medicare supplement policy underwritten by GPM Life or its affiliates.
- NEW online electronic application
- \$50 cash-for-apps promotion. Contact your upline for details

Online Application

The new Medicare supplement product underwritten by GPM Health & Life now has an online application for writing new business.

Features:

The best way to describe the new e-App tool is easy, convenient and hassle-free.

- Saves time – assures application is in good order at the time of submission
- Eliminates guesswork – underwriting rules are automatically applied
- Real time – reduces frustration with outdated forms and ensures quoted rates are current
- Linked to FDA prescription drug database
- Ability to track application status on the Dashboard

Access:

The electronic application is available for GPM Health & Life business only and can be accessed via Sales Professional Access or at gpmhealth.medsuppservices.com/eapp.

For more information review the *e-App Quick Start Guide* (Form #: 233192).

Appointments

If not already appointed, contact your upline. If you are already appointed with GPM Life, you will only need to sign an amendment to be appointed with GPM Health & Life.

Compensation

Please contact your upline if you have any questions regarding commission schedules.

Conversions

All Medicare supplement policies are issued according to the underwriting company noted on the Medicare supplement application. Should your client wish to convert to another policy (from GPM Life to GPM Health & Life), you must complete and submit all applicable conversion paperwork, including your client's signed authorization. Be aware that conversions are subject to underwriting.

Agent of Record: According to agent of record rules, commissions for GPM Life or its affiliate Medicare supplement replacements will be paid only when the original writing producer sells the replacement policy.

Release Kits

Product release kits for your resident state will mail shortly. Kits include the state specific application book, product brochure, if approved, underwriting guide and contact card.

Sales Material

On **June 23, 2017**, approved materials will be available to order as well as to view/download at www.GPMMedicareSupplement.com.

State	Application Book <i>Print Date 06/21/17</i>	Outline of Coverage*	Brochure Form #
Indiana	GHL61905_IN	IN_GPMHL_AGY_062317	<i>Pending</i>
Montana	GHL61905_MT	MT_GPMHL_AGY_062317	<i>190263</i>
Texas	GHL61905_TX	TX_GPMHL_AGY_062317	<i>Pending</i>

*Outline of coverage available to view and download only on the producer website.

Prospecting materials – including print ads and postcards featuring rates – have been filed with the state for approval. If approved, the items can be found on the producer website. Additional materials will be added upon state approval.

Ordering Materials (*Effective June 23, 2017*)

Point-of-sale materials (application books, underwriting guide, brochures, etc.):

1. Log into GPMMedicareSupplement.com
 - Username: *gplife*
 - Password: *medsupp*
2. Complete the supply requisition form, T04_436_0317
3. Fax form to (866) 931-9130 or call (866) 754-5716

Prospecting Materials (Postcard and Newspaper ad):

1. Log into GPMMedicareSupplement.com
2. Complete the Medicare Supplement Prospecting Materials Order Form, T04_434_0317
3. Fax form to (402) 351-1431 or call 800-693-6083 Ext 2186 or Ext. 3609

ONE COMPANY/ONE STATE MARKETING STRATEGY

Effective **July 23, 2017**, in **Indiana, Montana, and Texas** only Medicare supplements underwritten by GPM Health & Life Insurance Company will be available for new business and conversions through individual agents in these states.

Attachments:

e-App QuickStart Guide
State specific outlines
Contact Card