

April 19, 2017

SALES AND MARKETING

Effective **April 22, 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 **Kentucky and Maryland**.

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

Sample Rates*

KENTUCKY		MARYLAND	
Plan G	Plan N	Plan G	Plan N
\$88.11	\$79.23	\$118.37	\$99.78

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

Besides competitive rates this new product offers:

- Plans A, F G and N
- 7% household discount
 - Available to those in Kentucky and Maryland 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.
- 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- Real time – reduces frustration with outdated forms and ensures quoted rates are current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 Training Manual* (Form #: 221632).

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 **April 22, 2017**, approved materials will be available to order as well as to view/download at www.GPM Medicare Supplement.com.

State	Application Book <i>Print Date 04/19/17</i>	Outline of Coverage*	Brochure Form #
Kentucky	GHL61905_KY	KY_GPMHL_AGY_042117	<i>Pending</i>
Maryland	GHL61905_MD	MD_GPMHL_AGY_042117	<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 April 22, 2017)

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

1. Log into GPM Medicare Supplement.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 GPM Medicare Supplement.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 **May 22, 2017**, in **Kentucky**, 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 Training Manual*
- State specific outlines*
- Contact Card*