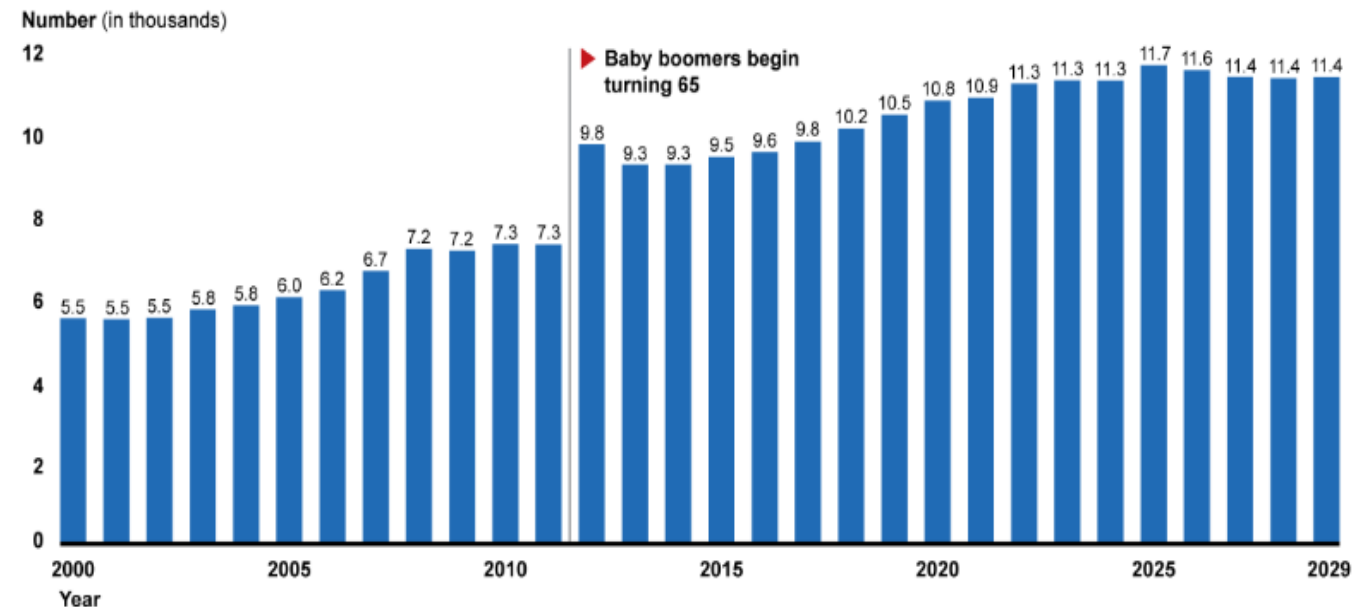


Opportunities!

- There are many good reasons to begin or continue selling in this marketplace!
 1. There is a need. Older adults recognize the importance of having health coverage and protecting their finances.
 2. There are plenty of prospects! Over 10,000 Americans turn 65 every day.*
 3. The Medicare market is more stable than the individual market. Medicare does not experience the impacts of the Affordable Care Act.
 4. Opportunity to help more clients and earn more income. Medicare business tends to stay longer than in the under 65 individual market.



Source: GAO analysis of U.S. Census Bureau information | GAO-17-579T

*Government Accountability Office analysis of 2017 U.S. Census Bureau Information

Why sell CareFirst MedPlus?

- CareFirst MedPlus level commission of \$20 per month per subscriber regardless of which Medicare Supplement plan enrolled and without decreasing commission levels.
- CareFirst MedPlus plans have unlimited lifetime renewals.
- Variety of Medicare Supplement plans with competitive pricing, medical underwriting expansion, plan stability year to year and value added services at no additional cost.
- Large network – with more than 50 hospitals in Maryland, including: Johns Hopkins Hospital, University of Maryland Medical System, LifeBridge Health and MedStar Health.
- In Maryland, CareFirst offers the lowest-priced premium for High-deductible Plan F.
- Employer Group to Retiree options - Our CareFirst MedPlus plans are available on the BlueCross BlueShield Medicare Marketplace; a BCBS national private exchange solution that enables employers to seamlessly transition post-65 retirees from group coverage to a Blue-based individual option. (Recommended for employer groups with 20 or more eligible Over 65 retirees.)
- CareFirst target markets:
 - Substantial aging-in population at age 65 in entire CareFirst service area.
 - CareFirst commissions are more competitive with older population where competitor commission levels decrease.
 - Older healthier population that will qualify for Level 1 underwriting expansion with CareFirst
- Partner with your dedicated CareFirst Senior Broker Representative! We are ready to help you grow your CareFirst MedPlus sales.