

**AUIC CORE HEALTH INSURANCE SALES SCRIPT.  
AGENT DOCUMENTATION ONLY. NOT FOR DISTRIBUTION.**

NOTE to Agent:

- (1) Agent is required to be licensed in each state they are representing **AUIC** Core Health Insurance including USFIC.
- (2) Limited Medical Indemnity Insurance is NOT Major Medical or Health Insurance and is not a replacement of, or substitute for, Major Medical or Health Insurance.

Hello \_\_\_\_\_. I am [Agents first & last name] a licensed insurance agent calling about your online insurance inquiry. It looks like you are in the zip code \_\_\_\_\_ and seeking an [individual or family plan], is that correct? Do you currently have medical insurance?

If Agent represents Major Medical/Health Insurance and response is Yes GO TO 1, if No GO TO 2

If Agent does NOT represent Major Medical/Health Insurance GO TO 3

**1. YES, consumer has Major Medical/Health Insurance**

- a. Please tell me about your (and your families) medical history (any declines, pre-existing conditions, medications, etc).
- b. Please tell me what policy you have now.
- c. Make a close comparison of their current plan to what you propose. Explain differences in Price, Coverage and Limitations.
- d. Explain any applicable HIPAA implications, i.e. 63 day window from termination of old plan to effective date of new plan to avoid carrier mandated waiting periods.
- e. If agrees to purchase go to Major Medical/Health Insurance enrollment
- f. If ineligible **GO TO 4**
- g. If declines **GO TO 5**

**2. NO, consumer does NOT have Major Medical/Health Insurance**

- a. Is there any reason that you don't have medical insurance currently (Note: possible responses: lost job, looking for Cobra alternative, no longer eligible under parents plan or significant others plan, never looked into it, thought it would be too expensive; current medical conditions, etc.).
- b. What can you tell me about your (and your families) medical history? (Any declines, pre-existing conditions, taking medications)
- c. If eligible and agrees to purchase Major Medical/Health Insurance go to Major Medical/Health Insurance Enrollment
- d. If not eligible **GO TO 4**
- e. If declines **GO TO 5**

**3. Agent does NOT represent Major Medical/Health Insurance**

I do not represent any Major Medical or Health Insurance Companies. **GO TO 5**

**4. If ineligible for Major Medical/Health Insurance or agent is NOT representing Major Medical/Health Insurance:**

I do not have Major Medical or Health Insurance coverage to offer you, **GO TO 5**

**5. If ineligible or declines Major Medical/Health Insurance or agent is NOT representing Major Medical/Health Insurance:**

An option I do have available for you is membership in the **Association of United Internet Consumers** which is also referred to as **AUIC**. **AUIC** has membership plans that include Limited Medical Indemnity insurance. This is NOT Major Medical or Health Insurance and will NOT cover all of your medical expenses. **Pause**. Would you like to hear more? **If YES, continue script. If NO, thank consumer for their time and politely end call.**

**AUIC** provides a variety of benefits that can be broken down into 2 basic categories:

1. Shopping discounts: Save up to 50% on Dining, Shopping, Recreation, and more at over 200,000 locations from big name brands to local boutiques Save up to 50% on services such as cell phone needs, carpet cleaning, moving and storage and so much more. You have access to car rental discounts through Hertz, National and Alamo with 10% savings through your AUIC membership. You can also save 20% off of

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the standard rate at thousands of hotels nationwide, no matter if you are looking for a 5 star favorite in the middle of town or a quiet retreat in the middle of nowhere, you will tuck away great savings!

2. Health related Re-pricing benefits: In order to maximize its member's medical dollar **AUIC** has contracted with a Re-Pricing Network, MultiPlan. What's a Re-pricing Network? A Re-pricing Network is a network of medical doctors, hospitals and other health care providers that have agreed to provide their services at reduced rates! The reduced rates provided vary nationally and can range from 0% to 45%. You can visit the **AUIC** network website at [www.MultiPlan.com](http://www.MultiPlan.com) to see if your medical providers participate in the **AUIC** Re-pricing Network! In addition, you will gain access to discounts on laboratory tests through the nation's leading laboratory facilities and providers.

3.

Shopping discounts and Health related discounts are NOT insurance and are not affiliated with, or provided by, the Limited Medical Indemnity Insurance carrier, United States Fire Insurance Company.

You can review all **AUIC** non-insurance benefits by visiting [WWW.AUIC.ORG](http://WWW.AUIC.ORG) or [www.corehealthinsurance.com](http://www.corehealthinsurance.com)

**Do you have any questions? If yes, address questions. If no, continue**

In addition to the above non-insurance benefits, **AUIC** members are also eligible to elect Limited Medical Indemnity Benefits through their membership. Limited Medical Indemnity Benefits pay a fixed dollar amount for specific medical expenses. It will only take a few moments to go over. Would you be interested in hearing more about the Limited Medical Indemnity benefits? **If yes, continue. If no, politely end call.**

**AUIC** Limited Medical Indemnity benefits are underwritten by United States Fire Insurance Company or USFIC.

Do you currently have Limited Medical Indemnity coverage underwritten by USFIC?

**If YES, advise USFIC does not allow duplicate coverage, advise member if they would like association membership without Limited Medical Indemnity Insurance they can contact 888-818-5216 or visit [WWW.AUIC.ORG](http://WWW.AUIC.ORG) and politely end call.**

**If NO, continue.**

Are you a U.S. Citizen or resident of the U.S. for at least 12-months?

**If YES continue,**

**if NO, advise USFIC requires U.S. Citizenship or residence in the U.S. for 12-months, advise member if they would like association membership without Limited Medical Indemnity Insurance they can contact 888-818-5216 or visit [WWW.AUIC.ORG](http://WWW.AUIC.ORG) and politely end call.**

As I mentioned, Limited Medical Indemnity is NOT Major Medical or Health Insurance and WILL NOT cover all of your medical expenses. **Pause.** Do you understand that this coverage is not major medical or health insurance? **If Yes, continue, if no explain difference between Limited Medical Indemnity & Health insurance.**

Let's go over the benefits of the **AUIC** Core Health Insurance plan together! As I mentioned, the plans pay a fixed dollar amount for specific medical expenses, since Limited Medical Indemnity is not Major Medical or Health Insurance, there are no medical questions to answer or exams to take in order to qualify.

Limited Medical Indemnity Benefits are easy to use. You simply present your ID card to your medical provider. Your ID card will have all the information necessary for the doctor to submit a claim on your behalf. The benefits can be paid to any doctor directly, or if you choose, you can also submit the claim yourself.

I'm going to review the Limited Medical Indemnity Benefits included with membership. The benefit limits I'm going to tell you about represent the TOTAL benefits payable for ALL expenses incurred. Remember this is Indemnity coverage, which means the plans pay a FIXED dollar amount for specific medical expenses. You can review **AUIC** Limited Medical benefits by visiting [www.corehealthinsurance.com](http://www.corehealthinsurance.com). First I'll review the benefits that provide

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coverage for treatment as a result of Injury or Sickness, NO wellness benefits are provided by the following benefits, do you understand? **If yes, continue. If no, explain.**

<b>BENEFITS</b>	<b>PHYSICIAN Plan</b>	<b>VALUE Plan</b>	<b>GOLD Plan</b>	<b>PLATINUM Plan</b>
<b>Waiting Period</b>				
Sickness	30 days	30 days	30 days	30 days
This means Sickness benefits will not be payable for 30-days from each covered persons Coverage effective date				
<b>Hospital Semi Private Room &amp; Board Benefit</b>				
Benefit amount per day	\$250	\$500	\$1,000	\$1,500
Number of Covered days per Policy Year	31	31	31	31
A 12-month Pre-existing Condition Limitation applies to this benefit	Yes	Yes	Yes	Yes
<b>Hospital ICU or CCU Benefit</b>				
Benefit amount per day	\$250	\$500	\$1,000	\$3,000
Number of Covered days per Policy Year	15	15	15	15
Once the Hosp ICU/CCU Benefit is exhausted, any additional Hospital ICU/CCU days may be eligible under the Hospital Semi Private R&B Benefit	Yes	Yes	Yes	Yes
A 12-month Pre-existing Condition Limitation applies to this benefit	Yes	Yes	Yes	Yes
<b>Surgery</b>				
<b>Indemnity</b>				
Benefit amount per In-Patient procedure	\$500	\$1,000	See Below	
Benefit amount per Out-Patient procedure	\$200	\$500	See Below	
Number of Covered In-Patient or Out Patient procedures per Policy Year	1	1	See Below	
<b>Surgical Schedule</b>				
A Surgical Schedule applies. Schedule limits can range from \$0 – \$5,000 depending on Surgical Procedure. A sample surgical schedule is available for review at CoreHealthInsurance.com <b>Have sample surgical schedule available.</b>	n/a	n/a	\$0-\$5,000	\$0-\$5,000
Number of Covered In-Patient or Out Patient procedures per Policy Year	n/a	n/a	1	2
A 12-month Pre-existing Condition Limitation applies to this benefit	Yes	Yes	Yes	Yes
<b>Anesthesia</b>				
<b>Indemnity</b>				
Benefit amount per In-Patient procedure	\$125	\$250	See Below	
Benefit amount per Out-Patient procedure	\$50	\$125	See Below	
Number of Covered In-Patient or Out Patient procedures per Policy Year	1	1	See Below	
<b>Surgical Schedule</b>				
An Anesthesia Schedule applies and is contained on the	n/a	n/a	\$0 - \$1,250	\$0 - \$1,250

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Surgical Schedule. Schedule limits can range from \$0 to \$1,250 depending on Surgical Procedure. A sample surgical schedule is available for review at <a href="http://www.CoreHealthInsurance.com">www.CoreHealthInsurance.com</a> <b>Have sample surgical schedule available.</b>				
Number of Covered In-Patient or Out Patient procedures per Policy Year	n/a	n/a	1	2
A 12-month Pre-existing Condition Limitation applies to this benefit	Yes	Yes	Yes	Yes
<b>EXPLAIN: It is important to understand that any Hospital, ICU/CCU, Surgery &amp; Anesthesia benefits - are not payable for any pre-existing condition for the first 12-months following an insured's effective date</b>	Yes	Yes	Yes	Yes
<b>Doctor Office Visit: Accident &amp; Sickness</b>				
Limited to a single Doctor visit per day				
Benefit amount per visit	\$65	\$70	\$75	\$80
Number of Covered visits per Policy Year	10	10	10	10
<b>Diagnostic / Lab / X-ray: Accident &amp; Sickness</b>				
Benefit amount per Lab or X-ray	\$30	\$50	\$75	\$100
Number of Covered draws per Policy Year	5	5	5	5
<b>Emergency Room</b>				
Benefit amount per Covered visit per Policy Year	\$100	\$150	\$300	\$300
Number of Covered visits per Policy Year	1	1	1	1
<b>Accidental Injury Benefit</b>				
Maximum benefit amount per Injury	\$500	\$2500	\$2500	\$5000
Deductible per Injury	\$100	\$100	\$100	\$100
Number of Covered Injuries per Policy Year	1	1	1	1
<b>Accidental Death</b>				
Death Benefit				
Primary	\$2,500	\$5,000	\$7,500	\$15,000
Spouse	\$1,250	\$2,500	\$3,750	\$7,500
Child(ren)	\$625	\$1,250	\$1,875	\$3,750
Coverage also includes Dismemberment benefits which are paid as a percentage of the Death benefit				
<b>Now let me explain the Wellness benefits included:</b>				
<b>Doctor Office Visit: Wellness</b>				
Benefit amount per visit	\$65	\$70	\$75	\$80
*Number of Covered visits per Policy Year	2	2	2	2
No Diagnostic wellness benefits are provided by this plan				
<b>Pre-Existing Condition</b>				
A Pre-existing condition clause applies to the: Hospital				

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Admission, Hospital Semi Private Room & Board and Hospital ICU or CCU, Surgery and Anesthesia Benefits if provided under your membership plan.				
<b>Maternity</b>				
Normal pregnancy or childbirth	Not covered	Not covered	Not covered	Not covered

Limited Medical Indemnity Insurance is underwritten by United States Fire Insurance Company. Coverage is supplemental and is not PPACA compliant. Coverage Terms and conditions are available for review, prior to purchase at [www.corehealthinsurance.com](http://www.corehealthinsurance.com).

Your AUIC monthly membership, including Limited Medical Indemnity Insurance, is

Single	\$93.95	\$134.38	\$215.82	\$299.09
Single/Spouse	\$171.33	\$248.66	\$404.24	\$563.25
Single/Child	\$150.80	\$218.34	\$354.25	\$493.13
Family	\$242.99	\$354.49	\$578.74	\$807.78

The Limited Medical Indemnity Insurance premium is:

Single	\$53.63	\$79.15	\$130.54	\$183.09
Single/Spouse	\$102.47	\$151.26	\$249.45	\$349.79
Single/Child	\$89.51	\$132.13	\$217.90	\$305.55
Family	\$147.69	\$218.05	\$359.57	\$504.11

Also, a one time enrollment fee will be applied to your 1<sup>st</sup> months membership dues of \$50.00

You can purchase membership in the **AUIC** without Limited Medical Indemnity Insurance by going online at to [www.AUIC.org](http://www.AUIC.org).

**30-DAY CANCELLATION PERIOD**

Now after you're enrolled, you will have 30-days from the date you receive your fulfillment material to cancel. You will also receive an email allowing you to login, using your email address, to review your membership benefits including your Limited Medical Indemnity Insurance Limitations and Exclusions – please make sure you do this. If you decide to cancel within the 30-day Cancellation Period, you will receive a refund of your 1st month's membership only. The \$50 application fee will not be refunded.

HOW DOES THAT SOUND? (Wait for a positive response)

We can get you setup today and it will only take a few minutes.

**Ask for the sale:**

Okay great, let's get you enrolled in **AUIC!**

First I'll need your name and the name of each of your dependents. Provide me the names as they appear on Identification, for example, a driver's license or birth certificate. (Complete table for each family member)

Enrolling Member	Sex	Date of Birth	Relationship to Member self
Each Dependents Name	Sex	Date of Birth	Relationship to Member

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Do you prefer to use MASTER CARD or VISA or DEBIT CARD or ACH?

Confirm Name, mailing address, billing address, e-mail, phone number  
Obtain Billing Information. Method of Payment, account information, expiration, code,  
Advise Effective Date. Advise 1<sup>st</sup> billing date and Subsequent billing dates.

**Do you AUTHORIZE insuranceTPA.com TO COLLECT ANY AND ALL AUIC membership dues?**

Great! Now, would you also like to enroll in the Limited Medical Indemnity Insurance we discussed? **If yes continue, if no process association enrollment without insurance.**

Great! Now let's complete your enrollment for Limited Medical Indemnity Benefits! We can use the address, dependent and billing information you provided to enroll in **AUIC**.

**Beneficiary Information:**

Primary Beneficiary:	Relationship:
Contingent Beneficiary:	Relationship:

**Applicant Statement:**

I and the individuals named herein are eligible for insurance and understand that coverage will not begin until the Effective Date shown in the coverage document. I further understand that the coverage applied for is supplemental coverage with limited benefits and is not intended to cover all medical expenses.

Pre-existing Condition Limitation - the pre-existing condition limitation applies to Hospital Room & Board and General Nursing Services, Intensive and Cardiac Care Unit, Surgery and Anesthesia related to Surgery that may be covered under this plan. For those services, no benefits will be payable for any pre-existing condition I/we currently have or have had in the past 12-consecutive months.

**I AUTHORIZE insuranceTPA.com TO COLLECT ANY AND ALL MEMEBRSHIP DUES< INCLUSIVE OF PREMIUMS, DUE FOR THIS COVERAGE.**

**Fraud Warning: Any person who knowingly and with intent, defrauds or deceives any insurance company by submitting an application or filing a claim that contains any false or incomplete information, or conceals information for the purpose of misleading, is guilty of insurance fraud, which is a felony and subject to criminal and/or civil penalties.**

**There are a few additional items to address - it will just take a few minutes.**

1. THIS IS LIMITED MEDICAL INDEMNITY INSURANCE. IT IS NOT MAJOR MEDICAL or HEALTH INSURANCE and is NOT intended as a substitute for or replacement of Major Medical or Health Insurance.
2. Individuals considering **AUIC** membership including Limited Medical Indemnity Insurance should check with their state Pre-existing Condition Insurance Plan before enrolling to determine the potential impact of membership on their eligibility.
3. Limited Medical Indemnity is NOT PPACA compliant and is not creditable coverage.
4. Must be 18 to enroll
5. Coverage is not provided to members age 65 or over, coverage will terminate at the end of the month in which the member attains age 65.
6. **AUIC** Limited Medical Indemnity benefits may not be available in all states. all states.
7. Terms and conditions may vary by state. See your fulfillment material to review.
8. A thirty-(30) day Waiting period for Sickness applies to all insurance benefits.
9. The 12-month Pre-existing Condition Limitation applies only to Hospital Admission, Hospital Room and Board, ICU/CCU, Surgery and Anesthesia Benefits.

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10. Maternity is not covered.
11. See terms and conditions for definitions and exclusions.
12. Members can be enrolled only once. Duplicate or multiple memberships including Limited Medical Indemnity Insurance underwritten by United States Fire Insurance Company, is not allowed.
13. Plan changes to coverage underwritten by United States Fire Insurance Company can only be made if the change is the result of a qualifying life event. A qualifying life event means marriage, divorce, the death of your spouse, or the birth or adoption of a child.
14. If coverage underwritten by United States Fire Insurance Company is cancelled, persons may not re-enroll in coverage with United States Fire Insurance Company until 6 months after their termination date.

We are almost done. The final step in your enrollment process is to complete a 3rd party recorded verification to review material terms of the agreement you must consent to in order to complete your membership. Just one moment, while I connect you with our verification area.