



## **Agent FAQ's – AWA FUSION Plan**

### **1. What is unique about the FUSION plan?**

Homeland Healthcare's AWA FUSION plan combines First-Dollar Medical Coverage for highly utilized benefits such as Doctor Office Visits and Pharmacy Benefits with Catastrophic Insurance protection for potentially large unexpected claims. FUSION also provides up to \$10,000 for Accident Medical Expense and Critical Illness, along with Dental, Vision and Pharmacy benefits.

### **2. Who is a good prospect for a FUSION plan?**

Small Groups, Business Owners, Families or Individuals looking for comprehensive, affordable coverage.

### **3. What states is FUSION available?**

Right now, FUSION is approved in AK, AR, AZ, CO, DE, HI, IA, IL, IN, LA, MD, MI, MO, NC, NE, NV, OH, OK, PA, SC, TN, TX, UT, VA, WV and WY. Please refer to the state approval map on your agent management websites for updated state approvals.

### **4. Who are the insurance companies behind FUSION?**

Our plans are underwritten by National Union Fire Company of Pittsburgh, PA, a member of the AIG Companies, and Standard Life and Accident Insurance Company, both A Rated companies.

### **5. What are the advantages of FUSION versus a Major Medical plan?**

FUSION provides First-Dollar Medical Coverage, without large deductibles or co-pays, for Doctor Visits, Accident Medical Expenses, Critical Illness and more... all at typically 25-33% less premium than a traditional major medical plan.

### **6. What are the underwriting advantages with FUSION?**

FUSION's application process is quicker, easier and less restrictive than other plans, due to our unique plan design and underwriting process. Please refer to the Underwriting Manual located in the agent kit section for complete underwriting details.

### **7. Is this a PPO Network, and do they have to stay in the network?**

Yes, a PPO network is available to clients (please see booklet "PPO Networks by State"). Clients do not have to stay in network, but if they choose doctors or hospitals outside of the network, any benefits payable will be payable at a coinsurance rate that is 20% less than their selected coinsurance percentage, unless the admission, use or treatment is the result of an emergency.

### **8. How are Doctor Office visits covered?**

Clients have a \$50 benefit for up to five Doctor Office visits per year. By utilizing the PPO Network they can receive significant discounts and fast, easy claims processing.

### **9. How are Pre-existing conditions covered on the plan?**

Since FUSION is a HIPAA compliant plan, if accepted, and the client can show continuous insurance coverage within 63 days of their FUSION effective date, there is no waiting period for pre-existing conditions. If the client has not had insurance coverage, there is a 12 month waiting period for pre-existing conditions.

**10. What are the Deductibles and Co-insurance options?**

Clients can choose from either a \$10,000 or \$5,000 deductible option. The \$10,000 deductible option has 100% coinsurance after the calendar year deductible has been met. The \$5,000 deductible option has 50/50 coinsurance for the first \$5,000 after the calendar year deductible, with 100% coverage thereafter. Both options have coverage up to \$1 million per sickness / \$5 million lifetime.

**11. How does the Vanishing Deductible feature work?**

The Vanishing Deductible feature allows a family member's Calendar Year Deductible Amount to decrease by 25% per year following each consecutive complete Calendar Year in which no benefits were paid on behalf of all Covered Persons on the Certificate. The full deductible is reinstated following the Calendar Year in which benefits are paid. No reductions are given once the Cash Deductible Amount is reduced to zero.

**12. What are the benefits of the Post-Confinement Therapy Rider?**

This benefit pays up to \$2,400 per day to a maximum of \$1,000,000 for Outpatient Hospital Expenses for Radiation therapy, including treatment planning; Chemo therapy, including treatment planning; Physical therapy and Speech & Occupational therapy. Benefits are payable in connection with treatment of a condition which requires a Hospital stay for which benefits are payable or following surgery performed in a Hospital or Same Day Surgery Facility. Benefits payable under this rider are not subject to the Cash Deductible Amount or Coinsurance Amount.

**13. How do the Prescription/Rx benefits work?**

There is a choice of Prescription plans with FUSION. Our standard Rx plan is a 3 tier discount drug plan. We also offer a \$10 Co-pay Generic Only drug card with discounts on name brand medications.

**14. How do I submit business?**

Complete the following forms: **1.** SLAICO EZ Application (check to see if your state has a state-specific app) **2.** AWA Fusion Enrollment Form **3.** Bank Draft Authorization **4.** NCAA Association Application **5.** Advance Transmittal. Then fax to the home office using the Fax Transmittal form (complete checklist).

**15. How does the advance commissions program work and when are my commissions paid?**

Advanced Commissions are paid three times per month based on the following issue cycles: Business issued from the 1<sup>st</sup> to the 10<sup>th</sup> are paid on the 15<sup>th</sup> of the month, from the 11<sup>th</sup> to the 20<sup>th</sup> are paid on the 25<sup>th</sup>, and from the 21<sup>st</sup> to the 30<sup>th</sup> are paid on the 5<sup>th</sup> of the following month. Standard Life advances 7 months, and AWA FUSION advances 3 months. Business that terminates or lapses before the total payout of the months advanced will be charged back to the agent's account.

**16. Can you sell the products individually or only as a package?**

You can sell either product, the AWA FUSION plan or the Standard Life Catastrophic plan individually or as a package. The products were designed to fuse together to form one great plan – thus the FUSION concept. You can also sell any other Homeland Product such as Dental or Disability stand-alone or in combination. Only one Policy Fee, the greatest, should be collected when more than one product is sold to any one client.

**17. Are there any Optional Benefits?**

Yes, clients can choose to purchase our \$1,500 Dental Indemnity plan and either our \$1,500/month or \$3,000/month short term disability plan.

**18. What if someone does not qualify for the FUSION plan?**

For those who do not qualify or get turned down for the FUSION plan, you can offer them our Guaranteed Issue AWA SecureCare plans. We have 4 plan options to fit any budget – Bronze, Silver, Gold and Platinum. Please check your enrollment website for plan details and information.