

# Field Agent Cheat Sheet

LifeShield National Insurance Co. is committed to empowering your clients with tailored guidance for optimal health decisions, offering personalized insights and expertise to ensure they receive the support, care, and coverage essential to maximizing the benefits of their LifeShield plan.

## Medicare Supplement Benefits

- **The freedom your client deserves** - Your client isn't restricted to a network provider, giving them the freedom to choose physicians they trust.
- **Premium charged will not change during the first year of coverage.**
- **Automatic renewal** - No worries of reduced benefits or canceled coverage for the life of the policy, as long as the premiums are paid on time.
- **7% Household Discount\*** - Your clients can receive a 7% household discount on their policy\*.
- **Simple eApp – minimize the paperwork** - Our simple eApp makes submitting your clients' applications quicker and easier. Plus, it's secure and paperless. Which means less hassle and more time in your day to be productive than using traditional paper applications.

## Dental, Vision, & Hearing (DVH) Benefits

- **Guaranteed Issue and Guaranteed Renewable** - No worries of reduced benefits or canceled coverage for the life of the policy, as long as the premiums are paid on time.
- **Care without interruptions** - Policyholders can enjoy full preventive dental care from day one with waiting periods for major services waived with proof of credible coverage. So your client's dental routine won't be interrupted by transitioning to a new plan.
- **Choice of flat or vanishing dental insurance deductible\*** - Policyholders have the choice to choose \$100 flat rate deductible or they have the option to reduce their policies deductible for each policy period that they don't use their coverage\*.
- **Live a quality life** - A Vision and Hearing Discount plan from LifeShield can help cover the costs of care such as eye exams, glasses, hearing aids and other services that may not be covered by Medicare.

## Sales Tools & Materials

- **Medicare Supplement Underwriting Guide** - Our [Medicare Supplement underwriting guide](#) provides information about the evaluation process used in the underwriting and issuing of Medicare Supplement insurance policies for LifeShield.
- **Sample Application** - Preview a [sample application](#) to gain insight into the application process without the need to initiate an actual application.
- **State Availability Chart/Map** - This [chart/map](#) provides a comprehensive overview of the available plans across different states, along with the household discount applicable to each state.
- **eApp Guide** - Discover LifeShield's [all-in-one eApp process](#) for Medicare Supplement with Dental, Vision, and Hearing.
- **Frequently Asked Questions** - Reference our [frequently asked questions document](#) whenever you have a question on contracting, commissions, products, or general information and supplies.
- **Product Brochures** - To learn more about our products, check out our [Medicare Supplement brochure](#) and our [DVH brochure](#).

## LifeShield Company Highlights

- **AM Best Rating** - Since 2001, LifeShield National Insurance Co. has held a rating of B++ by AM Best Company, a widely recognized independent insurance industry rating firm. This is the fifth-highest rating possible out of a total of 16. In 2022, AM Best affirmed LifeShield's financial strength rating of B++ and assigned a stable outlook for the company's long-term issuers' credit rating.
- **Nearly half a century of experience** - For nearly 50 years, the LifeShield family of insurance companies has helped individuals and families prepare for the unexpected – the unanticipated events in life such as illness, disability, or the loss of a family member.
- **Providing coverage all across the nation** - We work with some of the nation's most respected independent life and health agencies and National Marketing Organizations. Our Oklahoma-domiciled companies have grown over the years to collectively cover a territory that extends to 43 states and several Pacific Island nations and territories.

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\*Not available in all states

LifeShield National Insurance Co. is an Oklahoma City-based life and health insurance company, and a member of the LifeShield National family of insurance companies. Together with its affiliates Individual Assurance Company Life, Health, & Accident, and Life Assurance Company, LifeShield has been protecting families for nearly 50 years with affordable life, health, and accident insurance solutions to help you live the life you choose. LifeShield National Insurance Co. is rated B++ (Good), the 5th highest rating possible out of a total of 16 by AM Best, a widely recognized independent insurance industry ratings firm. For the latest rating information, visit [www.ambest.com](http://www.ambest.com).