



**NOW**

# CMS ANNOUNCES COMMISSION PAYMENT DELAYS TO AGENTS



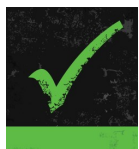
**LATER**

**We have the way for you to get paid  
for your work during AEP!**



**BOTH**

Do you want Option One or Option Two?



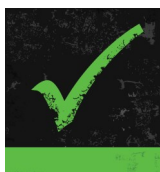
**OPTION one:**

Write a Medicare Advantage Plan during AEP= \$0 commission income until 2015\*

*\*Based on CMS guidelines recently announced to Carriers*

TOTAL= \$0 COMMISSION NOW

\$200 approx. in 2015 (based on average M.A. commission to agent)



**OPTION two:**

Write a Medicare Advantage Plan during AEP and Write a Hospital Indemnity Plan along side= Get \$300 NOW...and your M.A. commission in 2015.

TOTAL= \$300 (based on avg. commission of H.I.P. plans to agent, will vary by state and age of insured)

\$200 approx. in 2015 (based on average M.A. commission to agent)

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**\$500 in commission TOTAL**

**We have the Scope of Appointment that will allow you to offer both plans at the same appointment.**

Please initial below beside the type of product(s) you want the agent to discuss.  
(Refer to page 2 for product type descriptions)

Stand-alone Medicare Prescription Drug Plans (Part D)

Medicare Advantage Plans (Part C) and Cost Plans

Dental/Vision/Hearing Products

Hospital Indemnity Products

Medicare Supplement (Medigap) Products

**CONTACT ELDERCARE INSURANCE SERVICES TODAY 800-777-9322**