

Market Advisor™ TOOLS GUIDE



Market Advisor™ Updated Tools - NEW FEATURES:

For current users of our *Market Advisor™* suite of quoting tools, here is an overview of our newest features. See below for more details on each feature.

New Dashboard Features:

- Mobile friendly tools, with a mobile app currently in development

New Quote Results Features:

- New view settings – expand or contract the results to view only company name and price, or all plan details
- Filter based on presence of household discount or policy fee
- Export to PDF and Excel
- Sort by price as well as rating
- New Plan Details section, outlining what insurance pays, what the client pays, etc.

New Tool-Specific Features:

- State-specific Final Expense Life quoting, with price selection quote demographic
- New look and feel of Medicare Advantage Plan Details section and Hospital Indemnity “Fill the Gaps” tool
- Ability to quote within “Fill the Gaps” by ZIP code or tobacco status
- Coming Soon: Universal comparison – Compare a Medicare Supplement plan to a Medicare Advantage plan, and more

Market Advisor™ Tools Overview:

Dashboard Screen

This is the home page within the *Market Advisor™* system. From here, you can access your quoting tools, update your account, manage devices, and contact support.

Quoting Tools: Run quotes directly from the dashboard by clicking “Run Quote” under each available tool. Alternatively, you can access your quoting tools from any screen by using the drop-down menu at the top of the page, or the sidebar on the left side of the page.

Support: Contact us anytime by phone, or click “Contact Support” to send us an email. We’ll respond as soon as possible, M-F 8-5 p.m. CST.

Manage Devices: Your account includes access for to 5 devices at once. View all the devices that are currently logged into your account under the “Manage Devices” tab. Turn off access to any of the devices by clicking the red “Sign Out” button.

At any point in your session, return to the main Dashboard screen by clicking the logo at the top-left of the window, or through the drop-down menu at the top of the page.

Running Quotes with the *Market Advisor™* Tools:

Medicare Supplement

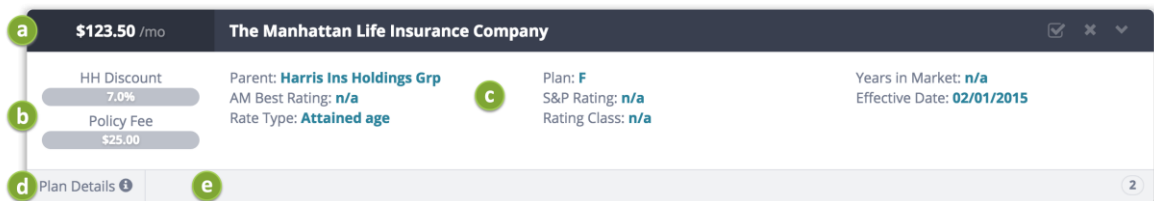
To run a Medicare Supplement quote, click “Run Quote” on the dashboard screen, or navigate to the quoting tool from the side bar on the left side of the page or the drop-down menu at the top of the page.

Run a Quote:

1. Enter the ZIP code to begin your quote. The City and County name will populate based on the ZIP code entered.
2. Select the age, gender, and tobacco status of the client.
3. Choose which Supplement plan type you’d like to search for, and choose to sort by price, AM Best, or S&P Rating.
4. Select the effective date you want to view.
5. OPTIONAL: Label this quote with your client’s name or a specific label of your choice to personalize the quote.
6. Click “Get Quote” to view your results.

Quote Results. Once you run a quote, you will be presented with each company and their corresponding prices based upon the demographics you selected. To change the information you chose, edit the “quick quote” bar the top of the page, and click “Get Quote” to update your results. Additionally, you can click the “+ New” button at the top of the page to start over completely.

1. Sample result:
 - a. Each result will include the company name and price.
 - b. Below the price, you can view the max out of pocket amount for that plan.
 - c. Additionally, the parent company, AM Best and S&P Rating, rate type (Attained or Issue Age rated), rating class (will indicate if the company offers multiple policies based upon underwriting to the same demographic), years in market, and effective date are listed, as available.
 - d. View plan details for the plan type you have selected to see what Medicare pays, what the Medicare Supplement plan pays, and what the insured would pay under that plan.
 - e. Download PDF applications or access electronic applications at the bottom of each result, if available.



2. Comparing, exporting, and adjusting quotes:
 - a. Compare up to 3 quotes at once by selecting the plan name or the “compare” button on each result. When you are ready, click “Compare Quotes” at the top of the side bar on the left side of the page. Print your comparison by clicking the “Print” button.

- b. Our data can be exported in a number of ways. Navigate to the side bar on the left hand side of the screen, and select either “Print”, “Export to PDF”, or “Export to Excel” to generate your report. Your picture/logo, contact information, and client name or quote level will populate on the PDF.
 - c. To export only certain companies, you have two options. First, you can click the “X” button on can edit your “My Companies” section and select this button on the side bar to view only the specific companies of your choice.
 - d. Expand Quotes – Currently defaulted, your quotes will display with all information visible. Uncheck this box to view only the company and price information.
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- Apply Discounts – Apply the household discount percentage to the quotes.
 - Annual Rate – The results default to displaying rates on a monthly basis. Check this box to view them on an annual basis.
 - Market Analytics – View age increases, rate increases, and market data within each quote.
 - Select Plans – Check to display Select Medicare Supplement Plans. If available, these plans will be displayed in a different color and label.
 - Underwriting, filtering, and more options
 - Choose certain underwriting conditions to add to the quote. Search for or scroll through the conditions and select the ones that apply. The look-back periods will display for each company.
 - Filter the quotes by companies that have a household discount, or that don’t have a policy fee to help you narrow down results.

Medicare Advantage

To run a Medicare Advantage quote, click “Run Quote” on the dashboard screen, or navigate to the quoting tool from the side bar on the left side of the page or the drop-down menu at the top of the page.

Run a Quote:

1. Enter the ZIP code to begin your quote. The City and County name will populate based on the ZIP code entered.
2. Select the product you want to quote – Medicare Advantage, Part D, or Special Needs.
3. Choose to how you’d like to sort, by price, AM Best, or S&P Rating.
4. OPTIONAL: Label this quote with your client’s name or a specific label of your choice to personalize the quote.
5. Click “Get Quote” to view your results.

Quote Results. Once you run a quote, you will be presented with each company and their corresponding prices based upon the demographics you selected. To change the information you chose, edit the “quick quote” bar the top of the page, and click “Get Quote” to update your results. Additionally, you can click the “+ New” button at the top of the page to start over completely.

3. Sample result:

- a. Each result will include the company name and price.
- b. Below the price, you can view the max out of pocket amount for that plan.
- c. Additionally, the plan name, star rating, plan type, drug benefit, AM Best, S&P rating, gap coverage, and drug deductible will be displayed, as available.
- d. View plan details to see the co-payments, coinsurances, and benefits associated with this plan.
 - i. Use the “Fill the Gaps” tool to quote Hospital Indemnity plans in addition to the plan you have selected. Enter the gender and tobacco status of the client, then select which indemnity plan you would like to see. Once selected, click “Add Comparison”, and the additional plans will display alongside your results.
- e. Download PDF applications or access electronic applications at the bottom of each result, if available.

a \$0.00 /mo	Humana Health Plan, Inc.	✉ ✕ ▼	
Max Out of Pocket \$6,700	Plan: Humana Gold Plus H2012-021 (HMO)	Plan ID: 21	
b	Star Rating: 4.0	c AM Best Rating: n/a	SP Rating: n/a
	Drug Benefit: Enhanced	Gap Coverage: No	Drug Deductible: \$ 320.00
	Plan Type: Local HMO		
d Plan Details ⓘ	e		2

4. Comparing, exporting, and adjusting quotes:

- a. Compare up to 3 quotes at once by selecting the plan name or the “compare” button on each result. When you are ready, click “Compare Quotes” at the top of the side bar on the left side of the page. Print your comparison by clicking the “Print” button.
- b. Our data can be exported in a number of ways. Navigate to the side bar on the left hand side of the screen, and select either “Print”, “Export to PDF”, or “Export to Excel” to generate your

report. Your picture/logo, contact information, and client name or quote level will populate on the PDF.

- c. To export only certain companies, you have two options. First, you can click the “X” button on can edit your “My Companies” section and select this button on the side bar to view only the specific companies of your choice.
- Adjust your results by navigating to the “Adjust View” section of the side bar on the left hand side of the screen.
 - Expand Quotes – Currently defaulted, your quotes will display with all information visible. Uncheck this box to view only the company and price information.
 - Annual Rate – The results default to displaying rates on a monthly basis. Check this box to view them on an annual basis.

Final Expense Life

To run a Final Expense Life quote, click “Run Quote” on the dashboard screen, or navigate to the quoting tool from the side bar on the left side of the page or the drop-down menu at the top of the page.

Run a Quote:

1. Enter the ZIP code to begin your quote. The City name will populate based on the ZIP code entered.
2. Select the age, gender, and tobacco status of the client.
3. Specify the face value OR monthly rate, then select which type of product you would like to search for (Level, Graded, ROP, Single Play, 5/10/15/20/30 pay plans).
4. Choose to sort by price, A.M. Best, or S&P Rating.
5. OPTIONAL: Label this quote with your client’s name or a specific label of your choice to personalize the quote.
6. Click “Get Quote” to view your results.

Quote Results. Once you run a quote, you will be presented with each company and their corresponding prices based upon the demographics you selected. To change the information you chose, edit the “quick quote” bar the top of the page, and click “Get Quote” to update your results. Additionally, you can click the “+ New” button at the top of the page to start over completely.

1. Sample result:
 - a. Each result will include the company name and price.
 - b. Below the price, you can view the annual fee associated with that plan.
 - c. Additionally, the parent company, AM Best, S&P rating, years in market, and plan type will be displayed, as available.
 - d. Plan Type – Underwriting level of preferred or standard if it is applicable to that company
 - e. If you ran the quote based on a specified price, along with the annual fee, we will display the face amount that corresponds with that price.
 - f. View plan details, download PDF applications, or access electronic applications at the bottom of each result, if available.

The screenshot displays two quote cards. The first card is for Pekin Life Insurance Company, showing a price of \$33.72/mo. It includes details for the Annual Fee (\$30.00), Plan (Preferred), AM Best Rating (A- Outlook Stable), Parent Company (Pekin Ins Grp), S&P Rating (BBB), Years in Market (31), and Underwriting (n/a). The second card is for Humana Insurance Company, showing a price of \$40.00/mo. It includes details for Face Amount (\$5,230.00), Annual Fee (\$25.00), Plan (Whole), AM Best Rating (A- Outlook Stable), Parent Company (Humana Grp), S&P Rating (A), Years in Market (11), and Underwriting (n/a). Both cards have buttons for Plan Details, PDF Brochure, Electronic Application, and PDF Application.

Company	Price	Annual Fee	Face Amount	Plan	AM Best Rating	Parent Company	S&P Rating	Years in Market	Underwriting
Pekin Life Insurance Company	\$33.72 /mo	\$30.00		Preferred	A- (Outlook Stable)	Pekin Ins Grp	BBB	31	n/a
Humana Insurance Company	\$40.00 /mo	\$25.00	\$5,230.00	Whole	A- (Outlook Stable)	Humana Grp	A	11	n/a

2. Comparing, exporting, and adjusting quotes:
 - a. Compare up to 3 quotes at once by selecting the plan name or the “compare” button on each result. When you are ready, click “Compare Quotes” at the top of the side bar on the left side of the page. Print your comparison by clicking the “Print” button.
 - b. Our data can be exported in a number of ways. Navigate to the side bar on the left hand side of the screen, and select either “Print” or “Export to PDF” to generate your report. Your picture/logo, contact information, and client name or quote level will populate on the PDF.
 - c. Expand Quotes – Currently defaulted, your quotes will display with all information visible. Uncheck this box to view only the company and price information.
 - d. Apply Fees – Include the annual fee in the monthly rate by checking this box.
 - e. Annual Rate – The results default to displaying rates on a monthly basis. Check this box to view them on an annual basis.
- Underwriting – Choose certain underwriting conditions to add to the quote. Search for or scroll through the conditions and select the ones that apply. The look-back periods will display for each company.

Hospital Indemnity

To run a Hospital Indemnity quote, click “Run Quote” on the dashboard screen, or navigate to the quoting tool from the side bar on the left side of the page or the drop-down menu at the top of the page.

Run a Quote:

1. Enter the ZIP code to begin your quote. The City name will populate based on the ZIP code entered.
2. Select the age, gender, and tobacco status of the client.
3. Choose to sort by price, A.M. Best, or S&P Rating.
4. OPTIONAL: Label this quote with your client’s name or a specific label of your choice to personalize the quote.
5. Click “Get Quote” to view your results.

Quote Results. Once you run a quote, you will be presented with each company and their corresponding prices based upon the demographics you selected. To change the information you chose, edit the “quick quote” bar the top of the page, and click “Get Quote” to update your results. Additionally, you can click the “+ New” button at the top of the page to start over completely.

1. Sample result:

- a. Each result will include the company name and price.
- b. Below the price, the household discount and policy fee will be displayed, if available.
- c. Additionally, the plan level, base plan benefits and the corresponding amounts, included benefits (non-riders), AM Best, S&P rating will be displayed, as available.
- d. View plan details, select benefit amounts, add riders, and add the new total by clicking the “plan details” link on each result.
- e. Download PDF applications or access electronic applications at the bottom of each result, if available.

a \$20.00 /mo **Heartland National Life Insurance Company** — Secure Advantage - Silver

b HH Discount: 0.00%
Policy Fee: \$25.00

c **Base Plan**
Hospital Confinement Benefits: **\$100 / 10 Days**
Optional Benefits Available

Included Benefits
Ambulance: **\$100 / Per Occurrence (\$2,500 lifetime max)**
Emergency Room Visit due to accident or injury: **\$150 / Per Visit**
Durable Medical Equipment: **\$200 / Per Occurrence Per Calendar Year (\$2,500 lifetime max)**

AM Best Rating: **n/a (Outlook -)** SP Rating: **n/a** Market Share: **n/a**

d Plan Details ⓘ PDF Brochure ⬇ Electronic Application 📄 PDF Application ⬇ **e** 1

2. Comparing, exporting, and adjusting quotes:

- a. Compare up to 3 quotes at once by selecting the plan name or the “compare” button on each result. When you are ready, click “Compare Quotes” at the top of the side bar on the left side of the page. Print your comparison by clicking the “Print” button.
- b. Our data can be exported in a number of ways. Navigate to the side bar on the left hand side of the screen, and select either “Print” or “Export to PDF” to generate your report. Your picture/logo, contact information, and client name or quote level will populate on the PDF.

- c. To export only certain companies, you have two options. First, you can click the “X” button on can edit your “My Companies” section and select this button on the side bar to view only the specific companies of your choice.
- d. Adjust your results by navigating to the “Adjust View” section of the side bar on the left hand side of the screen. Check the boxes to apply certain parameters, and keep these boxes checked as default for all quotes by editing your “Tool Settings”.
- e. Expand Quotes – Currently defaulted, your quotes will display with all information visible. Uncheck this box to view only the company and price information.
- f. My Companies – Display only your own specific list of companies by editing the “My Companies” section under your “Tool Settings”.
- g. Filter results by companies that have a household discount or that don’t have a policy fee.
- h. Edit your “Tool Settings” from the Options tab, contact support, learn more about the quote, or view plan details.

