

G&A



Your Full-Service General Agency

2023-2024

GRABER & ASSOCIATES

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All information presented in this document is subject to change, and is intended for agent use only.



**BELIEVE IN OUR KNOWLEDGE.
VALUE OUR PRODUCT.
DEPEND ON OUR SUPPORT.**

Graber & Associates is your local General Agency offering a wide array of health and life products from the country's top rated carriers. We have a knowledgeable staff dedicated to ensuring your agency's success. Partnering with Graber & Associates provides you with a local support system that is sure to help you retain your existing block of business, close more sales, and grow your agency.

(800) 669-3959 | (605) 331-2100 | graberassoc.com

Top-Notch Services

Graber & Associates is best known for the services we provide to agents.

Your calls are answered by a live person and on-site support is ready when you are. At your request, a member of our team will accompany you to your product presentations to help present the initial quote or renewal. Or we can prep you for your product presentation before your appointment so you are ready for any questions you may encounter. Either way, you will feel confident going into your appointment with the assistance you receive from our staff.

You always have the ability to learn more about your industry when working with Graber & Associates. CE credits are provided – most of which are free! Also provided are face-to-face trainings, webinars, and agency specific training. Graber & Associates monitors the ever changing political arena and communicates how decisions affect the industry.

GRABERASSOC.COM - AGENT PORTAL RESOURCES

The screenshot shows the top of the Graber & Associates website. At the top, there are contact numbers: (605) 331-2100 and (800) 669-3959, and an address: 4310 South Technology Dr | Sioux Falls, SD. There is a 'Contact Us' button and social media icons. The main navigation includes 'Home', 'About', 'Products', 'Contact Us', 'Become an Agent', and 'Agent Logout'. Below the navigation, there are links for 'Agents', 'Resources', 'Preferred Carriers', 'Quotes & Questions', 'Life Quoting Tool', and 'Events'. The main content area features four columns, each with a title and a description:

- Resources**: Watch carrier specific tutorials, learn how to submit electronic enrollments, view past webinars, find useful rate sheets, & more!
- Preferred Carriers**: G&A represents top rated regional and national insurance carriers.
- Quotes & Questions**: Contact Graber & Associates for service, quotes, training, etc.
- Life Quoting Tool**: Quickly generate life quotes and submit electronic applications.

Contact G&A for your agent login credentials.



OVERALL SERVICES

- Local Support
- Top Commissions
- New Product Alerts
- Co-Op Advertising Programs
- Periodic Selling Incentives
- Assist Agents with Consumer Seminars
- Personal Assistance at Point-of-Sale
- Application Scrubbing
- Efficient Contracting
- Inforce Policy Support
- Referral Program
- Client Focused Marketing Materials
- In-Depth Training Opportunities
 - Product Training
 - Federal & State Regulation Updates
 - Sales & Marketing Training
 - Customized Sessions for Agents/Agencies
 - New Agent Industry Orientation

INDIVIDUAL HEALTH & MEDICARE SERVICES

- Market Training & Updates
- Product Comparison Assistance
- Turning 26 & 65 Reports
- Cancellation Reports
- Multi-Carrier Medicare Enrollment Platform Access

GROUP HEALTH & ANCILLARY SERVICES

- Market Training & Updates
- Assist Agents In-Person With Sales & Group Presentations
- Generate Custom Quotes
- Innovative Options for Group Retention
- Summary Plan Description (SPD) Wrap Document Creation
- Enter Sold-Group Paperwork Online

LIFE, ANNUITY & DISABILITY SERVICES

- Instant Online Life Quotes
- Client Tailored Proposals
- Agent Sales Assistance & Training
- Advanced Underwriting Support
- Ordering of Parameds
- Pending Status Updates

LONG TERM CARE SERVICES

- Underwriting Pre-Qualification
- Same Day Quoting
- Assistance with Plan Design
- Pending Status Updates
- Access to Competitor Product Benefits
- Alternative Options for Declined Cases

Where To Send

appsandforms@graberassocinc.com

- Individual applications – under 65 & Medicare
- EFT forms – under 65 & Medicare
- Change forms – under 65 & Medicare
- Cancellations – under 65 & Medicare

groupforms@graberassocinc.com

- Sold group paperwork
- Employee applications
- Employee terminations
- Group/employee changes (address, household, etc.)



Need personalized agent or agency training?

We can meet you in-person or virtually to instill confidence in your markets!

Health

WELLMARK BLUE CROSS BLUE SHIELD

- Medicare Advantage
- Medicare Supplement & PDP
- Individual
- Group

SANFORD

- Medicare Advantage
- Individual
- Group

MEDICA

- Medicare Cost Plan
- Medicare Supplement
- Medicare Advantage
- Individual
- Group

MUTUAL OF OMAHA

- Medicare Supplement & PDP

MEDICARE ADVANTAGE

- Aetna
- Humana
- Medica
- Sanford
- United Healthcare
- Wellmark BCBS

MEDICARE SUPPLEMENT

- Aetna
- Medica
- Mutual of Omaha
- United Healthcare (AARP)
- Wellmark BCBS

MEDICARE PART D

- Aetna/SilverScript
- Cigna
- Humana
- MedicareBlue Rx
- Mutual of Omaha
- United Healthcare
- WellCare

Individual Ancillary Group Ancillary

ASSURITY

- Critical illness

AVESIS VISION

- Individual vision discount program

VSP

- Individual vision

DELTA DENTAL

- Large network with 96% of Dentists in-network in SD

WASHINGTON NATIONAL

- Accident Assure
- Active Care
- Critical Solutions
- Solutions Cancer

KANSAS CITY LIFE

- Competitive in all group markets for Life & DI (STD/LTD)

PRINCIPAL

- Competitive in Life and DI for all size groups
- Dental & Vision

LINCOLN FINANCIAL GROUP

- Ability to offer \$50K+ of group Life coverage for groups 2-9

ONE AMERICA

- Minimum 2 employees enrolled for groups up to 99 eligible for Life and DI, lump sum DI payout

UNUM

- Portability of group Life products for all group sizes

THE STANDARD

- Agility product (2-9) - Good, Better, Best plans
- Life, DI (STD/LTD), Dental & Vision

DELTA DENTAL

- Large network with 96% of Dentists in-network in SD

VSP

- Vision; large network with independent and retail stores (Walmart, etc.) in-network

AVESIS VISION (STANDALONE PLANS)

- Multiple voluntary/employer paid plan designs for groups as small as two employees



Carriers & Niche Markets

Life

AMERICAN GENERAL

Term options from 10 to 35 years; guaranteed issue, graded final expense plan for ages 50-80 with a maximum death benefit of \$25,000

AMERICAN NATIONAL

Strong UL product portfolio; face amount options as low as \$25,000

ASSURITY

WL plans varying from lifetime to single pay; ability for an entire family to be insured on one term plan with the use of other insured and child riders

BANNER

Term options up to 40 years; competitively priced term product suite

CINCINNATI LIFE

Competitive term rates; conversion to the end of term or age 70; guaranteed UL and WL products; classifies chewing tobacco users as non-smoker

GERBER

Guaranteed issue, graded final expense WL for those over 50 with a maximum death benefit of \$15,000; Grow-up plan for children

ILLINOIS MUTUAL

Traditional term and ROP term options; term to age 70 dependent on issue age; competitive whole life portfolio

LINCOLN

Treats chewing tobacco users as non-smoker; competitive on higher face amounts

MINNESOTA LIFE

Competitive term rates on younger adults; ability to purchase term on those 16 and older

NATIONWIDE

Strong term and UL portfolio; TRUE LTC rider available on UL and SUL chassis

NORTH AMERICAN

Various indexed UL options; some of the best conversion options in the industry; accelerated benefit riders on term and UL products (some restrictions)

PACIFIC LIFE

Strong term conversion options; best-in-class indexed UL options

PROTECTIVE

Term options up to 40 years; competitive pricing frequently among the top five carriers

PRUDENTIAL

Chewing tobacco users eligible for a non-smoker rate class

SYMETRA

Competitive term rates with instant decision capabilities up to \$2,000,000 (age dependent); all electronic process from application to policy delivery

TRANSAMERICA

Competitive rates on smokers; face amounts under \$100,000; longer terms available for those age 50+

Term life insurance quotes
at your fingertips



› graberassoc.com › [agent login](#) › [life quoting tool](#) › [login](#)

Fixed Annuities

ASPIDA

Competitive MYGA rates from 2 to 7 years; early withdrawal options and nursing home confinement rider included; ability to issue same day if using funds from bank account; all electronic process

EQUITRUST

Strong fixed indexed portfolio with surrender charges as low as 5 years

GREAT AMERICAN

Medicaid friendly Single Premium Immediate Annuity; indexed surrender periods as low as five years

MIDLAND

Various indexed annuity options; surrender periods as low as 5 years; competitive cap rates on fixed indexed products

MUTUAL OF OMAHA

Competitive MYGA rates backed by an A+ rated company

NORTH AMERICAN

Various indexed annuity options with competitive cap rates; industry leading index crediting options backed by an A+ AM Best rating

SAGICOR

Competitive MYGA rates; strong withdrawal options; all electronic process from start to finish

Disability

AMERITAS

White-collar professionals making \$100,000 or more; offers a guaranteed non-cancelable product

ASSURITY

Offers fully underwritten, simplified issue, and graded benefit policies

ILLINOIS MUTUAL

For those making under \$100,000; benefits for farmers without showing income

MUTUAL OF OMAHA

Occupational and non-occupational based LTD product available

PETERSEN INTERNATIONAL

For high risk individuals

PRINCIPAL

Niche market for those in the medical field (doctors, surgeons, etc.)



Long Term Care

LINCOLN (COMBO)

UL plus LTC rider; guaranteed premiums; 0-day elimination period

MINNESOTA LIFE (COMBO)

UL product with LTC rider; guaranteed premiums; limited pay options only; competitively priced; cash indemnity benefit

MUTUAL OF OMAHA

Lowest rate increase history of any carrier; cash benefit alternative when approved for claim; two standard products available, basic and a-la-carte with a number of riders to choose from

NATIONWIDE (COMBO)

Life insurance with cash indemnity LTC rider; TRUE LTC rider on UL and SUL chassis; payable to age 65 or 100; guaranteed premiums; joint second-to-die long term care hybrid product priced competitively with multiple funding options and inflation protection

NATIONAL GUARDIAN LIFE

Lifetime benefits; limited pay options; discounts available for employer sponsored group plans

ONE AMERICA (ANNUITY COMBO)

Multiple annuity options with ability to add extended LTC rider; underwriting limited to phone interview

ONE AMERICA (LIFE COMBO)

Second to die WL coverage with lifetime LTC rider; guaranteed premiums; limited or annual pay options; can use qualified money

THRIVENT

Coverage to those under the age of 30; limited pay options



50% CO-OP Promote Yourself!

Contact Graber & Associates to take advantage of our advertising resources and we will **pay up to 50% of the cost!***

*Campaign must be pre-approved by Graber & Associates

Don't lose the sale to a competitor and potentially the entire client.

You should never lose a sale partnering with Graber & Associates. Use our referral program when:

- Limited market/product knowledge
- Time or geographic constraints
- Complex case

Receive 50% of the commission and we will do 100% of the work.

Graber & Associates is dedicated to helping you offer a full product line to your clients. We can assist you in identifying sales opportunities within your existing book of business for all of our product lines. From quoting, presenting, and completing the application, to underwriting and delivering the policy, we can secure the sale.

You retain control of the client and receive 50% of first-year commission.

(Minimums apply, Part D not eligible, commission split ongoing for group health, must be licensed in state policy written)

OPEN ENROLLMENT PERIOD - OEP

November 1, 2023 – January 15, 2024

HELPFUL WEBSITES

healthcare.gov

healthsherpa.com

Percent of Income Paid for Marketplace Benchmark Silver Premium, by Income

INCOME (% OF POVERTY)	AFFORDABLE CARE ACT (BEFORE LEGISLATIVE CHANGE)	CURRENT LAW (THROUGH 2025)
Under 100%	Not eligible for subsidies	Not eligible for subsidies
100% – 138%	2.07%	0.0%
138% – 150%	3.10% – 4.14%	0.0%
150% – 200%	4.14% – 6.52%	0.0% – 2.0%
200% – 250%	6.52% – 8.33%	2.0% – 4.0%
250% – 300%	8.33% – 9.83%	4.0% – 6.0%
300% – 400%	9.83%	6.0% – 8.5%
Over 400%	Not eligible for subsidies	8.5%

Federal Poverty Guidelines for 2024 Subsidy Eligibility

HOUSEHOLD SIZE	100%	138%	150%	200%	250%	300%	400%
1	\$14,580	\$20,120	\$21,870	\$29,160	\$36,450	\$43,740	\$58,320
2	\$19,720	\$27,214	\$29,580	\$39,440	\$49,300	\$59,160	\$78,880
3	\$24,860	\$34,307	\$37,290	\$49,720	\$62,150	\$74,580	\$99,440
4	\$30,000	\$41,400	\$45,000	\$60,000	\$75,000	\$90,000	\$120,000
5	\$35,140	\$48,493	\$52,710	\$70,280	\$87,850	\$105,420	\$140,560
6	\$40,280	\$55,586	\$60,420	\$80,560	\$100,700	\$120,840	\$161,120
7	\$45,420	\$62,680	\$68,130	\$90,840	\$113,550	\$136,260	\$181,680
8	\$50,560	\$69,773	\$75,840	\$101,120	\$126,400	\$151,680	\$202,240

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans

	2024	2023
HSA contribution limit Employer + Employee	Self-only: \$4,150 Family: \$8,300	Self-only: \$3,850 Family: \$7,750
HSA catch-up contributions Age 55 Or Older*	\$1,000	\$1,000
HDHP minimum deductibles	Self-only: \$1,600 Family: \$3,200	Self-only: \$1,500 Family: \$3,000
HDHP maximum out-of-pocket amounts Deductibles, Co-Payments & Other Amounts, but Not Premiums	Self-only: \$8,050 Family: \$16,100	Self-only: \$7,500 Family: \$15,000

*Catch-up contributions can be made any time during the year in which the HSA participant turns 55. Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.



Marketplace Special Enrollment Periods (SEPs)

SEP guidelines are subject to change. Please contact Graber & Associates to confirm SEP opportunities.

QUALIFYING EVENT	EVENT NOTIFICATION	COVERAGE EFFECTIVE DATE
LOSS OF MINIMUM ESSENTIAL COVERAGE		
Loss of group coverage	up to 60 days BEFORE loss of coverage up to 60 days AFTER loss	IF PLAN SELECTED BEFORE LOSS: 1st of the month following loss of previous coverage IF PLAN SELECTED AFTER LOSS: 1st of the month following plan selection
Exhaustion of COBRA		
Loss of Medicaid or CHIP eligibility		
Loss of dependent status (age off plan)		
CHANGES IN HOUSEHOLD		
Marriage	up to 60 days after event	1st of the month following plan selection
Divorce	up to 60 days after event	1st of the month following plan selection
Birth/Adoption	up to 60 days after event	Retroactive to Date of Birth / Adoption OR 1st of the month following plan selection
Death	up to 60 days after event	1st of the month following plan selection
CHANGE IN RESIDENCE		
Permanent move into the service area	up to 60 days after event	1st of the month following plan selection
SUBSIDY / COST SHARING ELIGIBILITY		
Change in eligibility for Marketplace coverage or help paying for coverage	up to 60 days after event	1st of the month following plan selection
Household income below 150% of Federal Poverty Level and not eligible for Medicaid or CHIP (Until Dec. 31, 2025)	monthly special enrollment period; limited to 1 plan selection per month	1st of the month following plan selection

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For a complete listing, go to [healthcare.gov](https://www.healthcare.gov) or contact the experts at Graber & Associates. Carrier specific differences may apply to off exchange business.

Agent Call Recording

Partnering with Graber & Associates provides you access to **EXCLUSIVE** technological options helping you meet Medicare & Marketplace compliance.

Phone.com

Phone.com is a cloud-based communication and virtual phone system platform. It enables users to manage their communications efficiently through a web interface or mobile app, facilitating better connectivity with customers.

- **Convenient calling over data and Wi-Fi** - make calls anywhere using your 4G/5G data or Wi-Fi.
- **Better visual voicemail** - get all your voicemails in one place and access them within the app or your email.
- **Personal conference bridge** - making it easy to connect employees and clients wherever they work.
- **Text using any Phone.com number** - send and receive SMS messages using any of your business phone numbers.

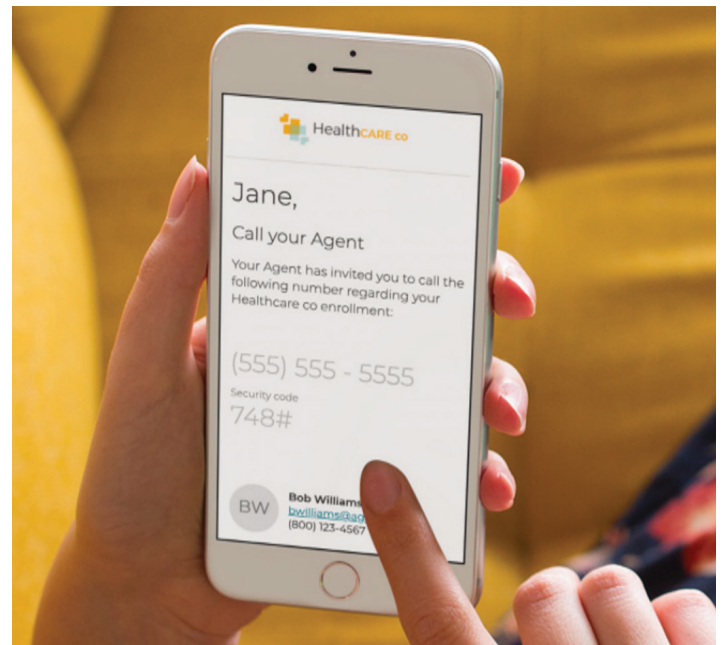
Graber & Associates' Phone.com Partner Discount

Contact Alexandra Diaz at:
adiaz@phone.com or (858) 299-2045
with promo code **GAAPDC2023**

Connecture

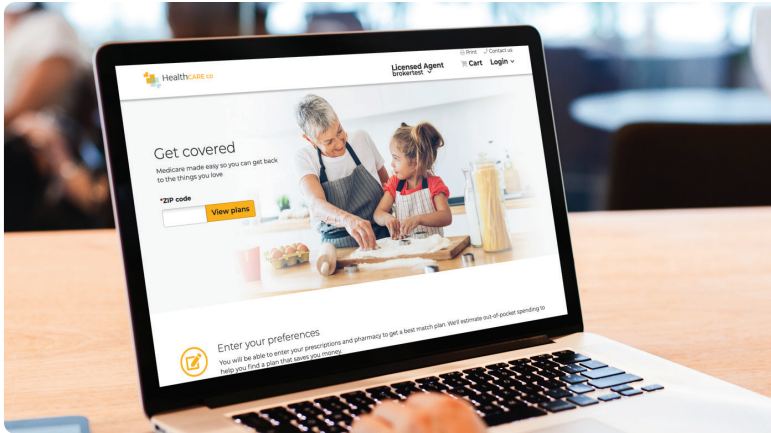
Connecture's call recording functionality is a standard feature built into your G&A Medicare Enrollment Platform.

- By partnering with Graber & Associates, this is at **NO COST** to you.
- Agent Call Recording for SOA, shopping and enrollment.



Elevate Your Customer Experience

with Digital Medicare Shopping, Quoting, Enrollment and Retention



Transform digitally
and keep your
customers for life.

Platform Highlights

- **ONE** place to access carrier inventory and manage your customers
- **Shopping Link (Personalized URL)** - boost marketing efforts and consumer engagement
- **Add Preferences** (Health Status, Providers, Prescriptions, Multiple Pharmacies, and more) for a more personalized experience and accurate costs
- **Include the most accurate drug costs** based on LOCAL pharmacy pricing for **Multiple Pharmacies** (up to 3 plus mail order); **Digital Pharmacy**
- **Easy access to MyMedicare.gov** for automatic upload of drug lists - improve accuracy of personalized quotes
- **Search Providers** - easily identify those in network
- **Personalized Quoting** - Select up to three plans to send to a beneficiary via text or email
- **Text and Email to Sign SOA** - Offer more flexibility while staying compliant
- **Compare up to three plans** side-by-side
- **Display SNP plans** and filter by SNP type
- **View All Plans** - and filter by those licensed to sell
- **Medicare & Medicaid Eligibility Checks** – with REAL-TIME verification, validate each member's Medicare and Medicaid eligibility when creating a profile
- **Text and Email to Enroll** options allow you to engage beneficiaries the way they want to engage
- **Voice Signature for Scope of Appointment and Enrollment** - Collect a voice signature for both the SOA and Enrollment when working with a beneficiary on the phone
- Identify **Value-Based Care Resources** in certain areas
- **Connect on any device** - phone, tablet and laptop

ENROLLMENT PERIODS

Annual Enrollment Period (AEP): October 15, 2023- December 7, 2023

Medicare Advantage Open Enrollment Period: January 1, 2024 - March 31, 2024

General Enrollment Period (GEP): January 1, 2024 - March 31, 2024

HELPFUL WEBSITES

medicare.gov

G&A Multi-Carrier Medicare Enrollment Platform: <https://graber7.destinationrx.com/PC/Agent>

2024 Part D Standard Benefit

ANNUAL DEDUCTIBLE	You Pay	All	MAXIMUM ALLOWABLE \$545					CALENDAR YEAR
COPAYS AND COINSURANCE	You Pay	Tiers					Until shared drug costs reach \$5,030	
COVERAGE GAP		Generic					Member-only drug* costs up to \$8,000	
		Brand Name						
CATASTROPHIC COVERAGE			NO LONGER APPLICABLE					

*In the Coverage Gap, member receives a manufacturer paid 70% discount on covered brand drugs and 95% of the covered brand drug cost counts toward total out-of-pocket drug costs.

Medicare Part B Effective Date

Starting in 2023, beneficiaries enrolling in Medicare Part B during the General Enrollment Period (January 1 - March 31) or in the later months of their Initial Enrollment Period (IEP) will have Part B effectuating sooner.

WHO	PRIOR RULE PART B COVERAGE BEGINS	STARTING IN 2023 PART B COVERAGE BEGINS
All who enroll in the GEP (January 1 - March 31)	July 1	The 1st day of the month following the month of enrollment
IEP: Person who enrolls in the month following the month they turn 65	The 1st day of the 2nd month following the month of enrollment	The 1st day of the month following the month of enrollment
IEP: Person who enrolls in the second or third month following the month they turn 65	The 1st day of the 3rd month following the month of enrollment	The 1st day of the month following the month of enrollment

https://www.ssa.gov/legislation/legis_bulletin_121420.html



Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act

2023	Requires drug companies to pay rebates if drug prices rise faster than inflation	Limits Insulin copays to \$35/month in Part D	Reduces costs and improves coverage for adult vaccines in Medicare Part D, Medicaid & CHIP
2024	Eliminates 5% coinsurance for Part D catastrophic coverage	Expands income eligibility for full benefits for Part D Low-Income Subsidies up to 150% FPL	2024-2030: Limits Medicare Part D premium growth to no more than 6% per year
2025	Adds \$2,000 out-of-pocket cap in Part D and other drug benefit changes		
2026	Implements negotiated prices for certain high-cost drugs: 10 Medicare Part D drugs		
2027	Implements negotiated prices for certain high-cost drugs: 15 Medicare Part D drugs	Further delays implementation of the Trump Administration's drug rebate rule to 2032	
2028	Implements negotiated prices for certain high-cost drugs: 15 Medicare Part B and Part D drugs		
2029	Implements negotiated prices for certain high-cost drugs: 20 Medicare Part B and Part D drugs		
2030			

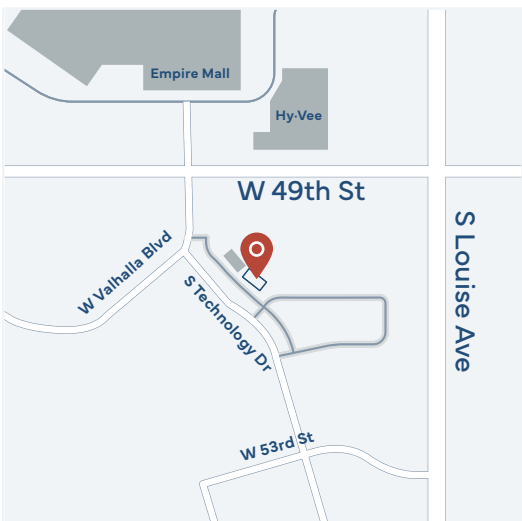
How Medicare Plan Types Differ

	MEDICARE ADVANTAGE	MEDICARE COST	MEDICARE SUPPLEMENT
OVERSIGHT	Centers for Medicare & Medicaid	Centers for Medicare & Medicaid	State Department of Commerce
ELIGIBILITY	Medicare A & B	Medicare A & B or B only	Medicare A & B
REPLACES ORIGINAL MEDICARE	Yes	No, Adds to Original Medicare	No, Adds to Original Medicare
SUBJECT TO ENROLLMENT PERIODS	Yes	No, Enrollment Allowed Any Month of the Year	No, Enrollment Allowed Any Time
CLAIMS PROCESSING	Part A & B Claims Sent to Insurance Company	Part A Claims Sent to Medicare, Part B Claims Sent to Insurance Company	Part A & B Claims Sent to Medicare
RENEWABILITY	Annually Renewable	Annually Renewable	Guaranteed Renewable
UNDERWRITTEN	No	No	Yes (Certain Guaranteed Issue Periods May Apply)
TOBACCO SURCHARGED	No	No	Yes
NETWORK	PFFS - No Network PPO - Contracted Network HMO - Contracted Network	Yes, Contracted Provider Network	Any Provider that Accepts Medicare (Exception is Medicare SELECT Plans that utilize a contracted provider network)
STANDARDIZED	No	No	Yes



WHEN AN INDIVIDUAL QUALIFIES FOR MORE THAN ONE ENROLLMENT PERIOD, THE ORDER FOR MEDICARE ENROLLMENT PERIODS IS:

1. Initial Enrollment Period (IEP)
2. Special Enrollment Period (SEP)
3. General Enrollment Period (GEP)



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