




Training Guide

+Healthcare
Cost Reduction Plans...

DENTAL & More
Vision • Telemedicine • Prescription



\$19⁹⁵
a month per household

+Healthcare
Cost Reduction Plans...

Senior DENTAL & More



\$19⁹⁵
a month per household

+Healthcare
Cost Reduction Plans...

MED plus
Telemedicine
Hospital and Health Advocacy
Ancillary Services
Prescriptions



\$24⁹⁵
a month per household

+Healthcare
Cost Reduction Plans...

Total Health & More



\$39⁹⁵
a month per household

+Healthcare
Cost Reduction Plans™



<https://savewithdiscountthehealthcare.com/backoffice>



This document gives you, the independent insurance agent, the information you need to market HCCRP plans to your clients, either as a compliment to a structured health insurance plan or as a stand-alone program for healthcare cost reduction. Either way, it's a win for you and for your client!

Here's what you need to know:

- **HCCRP plans are NOT insurance.**
- HCCRP plans provide value-added benefits for your clients while you earn generous ongoing residual commissions for yourself.
 - As the writing agent, you make a 40% ongoing, monthly residual commission for as long as your client's HCCRP plan remains on the books.
 - When enrolling groups, if the group is four or less, the registration fee must be charged. If the group is five or more, the registration fee can be waived at the writing agent's discretion.
- HCCRP is under contract with AmeriPlan Corporation, a 25-year-old, Better Business Bureau A+ rated discount healthcare organization, for the use of its provider networks. Membership in HCCRP plans entitles members to discounts for healthcare services and prescription drugs by providers who have agreed to participate in HCCRP programs.
 - **Dental network – Over 84,000 dentists**
 - **Vision network – Over 12,000 optical providers**
 - **Prescription Drugs – Over 56,000 participating pharmacies**
 - **Chiropractic – Over 7,500 participating doctors**
- To find a provider, go to www.hccrp.com and click on "Locate a Provider."
- With HCCRP plans, there are no limits on the number of visits or services received, no deductibles or co-pays, no age restrictions, and all ongoing and current medical conditions are accepted.
- HCCRP plans cover everyone who lives under the member's roof, i.e., everyone in the household.

Healthcare Cost Reduction Plans™

Healthcare Cost Reduction Plans, LP
(HCCRP)

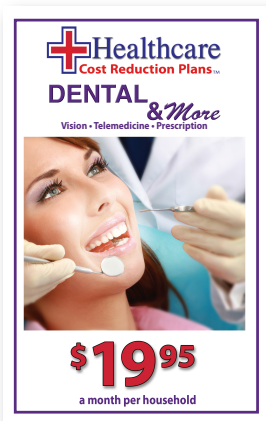
- HCCRP Plan Summary:

- **Dental & More**

- Initial Fees - \$19.95 first month's fee + \$20 registration fee = \$39.95
\$19.95 monthly thereafter for as long as the HCCRP plan stays on the books
- In this example, your commission would be \$8 each month. If you have 400 plans on the books, you would earn almost \$3200 each month.
- *Dental & More offers significant savings on four cost-reducing benefits :*
 - **Dental**
 - Medicare doesn't cover dental, so for Seniors saving on cleanings, x-rays, fillings and crowns , as well as all other dental procedures.
 - **Vision**
 - Save from 20% TO 60% on all frames, lenses, tints, scratch-resistant coatings and ultra-violet protection. Save from 10% TO 50% on eye exams and LASIK surgery
 - **Telemedicine**
 - Seniors like the convenience of consulting a physician without having to drive to a medical office or sit in a waiting room. Telemedicine is one of the fastest growing healthcare services in the country.

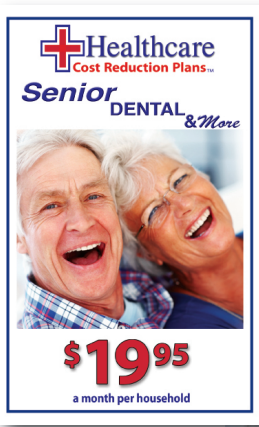
- **Prescription Drugs**

- Savings from 10% to 85% on most brand name and generic prescription drugs. Savings on over the counter medications and diabetic supplies.



• Senior Dental & More

- Initial Fees - \$19.95 first month's fee + \$20 registration fee = \$39.95
- \$19.95 monthly thereafter for as long as the HCCRP plan stays on the books
- In this example, your commission would be \$8 each month. If you have 400 plans on the books, you would earn almost \$3200 each month.
- *Senior Dental & More offers significant savings on three cost-reducing benefits important in the Senior marketplace:*
 - **Dental**
 - Medicare doesn't cover dental, so for Seniors saving on cleanings, x-rays, fillings and crowns , as well as all other dental procedures.
 - **Vision**
 - Savings on frames, lenses, ophthalmology exams, LASIK and contact lenses from more than 12,000 optical providers nationwide.
 - **Hearing**
 - Instant Savings from 25% to 40% from a nationwide network of hearing care professionals.
 - Save 40% on hearing aids
 - **Telemedicine**
 - Seniors like the convenience of consulting a physician without having to drive to a medical office or sit in a waiting room. Telemedicine is one of the fastest growing healthcare services in the country.
 - **Prescription Drugs**
 - Seniors take more prescription medications than others, so saving on prescription drugs can make a big difference.



• MED Plus

- Initial Fees - \$24.95 first month's fee + \$20 registration fee = \$44.95
- In this example, your commission would be \$10 each month. If you have 400 plans on the books, you would earn almost \$4,000 each month.

MED Plus offers significant savings on three cost-reducing benefits important in the Senior marketplace:

• Telemedicine

- Seniors like the convenience of consulting a physician without having to drive to a medical office or sit in a waiting room. Telemedicine is one of the fastest growing healthcare services in the country.

• Hospital and Health Advocacy

- *Bill Negotiator* – A dedicated patient advocate works directly with the member's healthcare provider(s) to reduce the out-of-pocket portion of their medical bills. The out-of-pocket balance owed must be \$2,500 or greater.

• Ancillary Services

- Up to 70% savings on imaging services such as MRIs and CT Scans.

• Prescription Drugs

- Seniors take more prescription medications than others, so saving on prescription drugs can make a big difference.

The advertisement for MED Plus Healthcare Cost Reduction Plans features a blue and white color scheme. At the top, a red cross logo is next to the text 'Healthcare Cost Reduction Plans...'. Below this, the 'MED Plus' logo is prominently displayed. The ad is divided into five sections, each with a small image and a label: 'Telemedicine' (a doctor on a phone), 'Hospital and Health Advocacy' (a doctor with a patient), 'Ancillary Services' (a medical office), 'Prescriptions' (a pill bottle), and a large red '\$24.95 a month per household' at the bottom.



• Total Health & More

- Initial Fees - \$39.95 first month's fee + \$30 registration fee = \$69.95 \$39.95 monthly thereafter for as long as the HCCRP plan stays on the books In this example, your commissions would be almost \$49 on the Initial Fees and almost \$14 each month. If you have 400 plans on the books, you would earn almost \$5,600 each month.
- *Total Health & More offers substantial discounts on a broad array of healthcare services, including:*
 - **Dental**
 - Substantial discounts on cleanings, x-rays, fillings, crowns, orthodontics, cosmetic dentistry and more.
 - **Vision**
 - Savings on frames, lenses, ophthalmology exams, LASIK and contact lenses from more than 12,000 optical providers nationwide.
 - **Prescription**
 - Savings from 10% to 85% on most brand name and generic prescription drugs. Savings on over the counter medications and diabetic supplies.
 - **Chiropractic**
 - Free initial consultations. Up to 50% savings on diagnostic services and required x-rays. Up to 30% savings on treatments.
 - **Telemedicine**
 - *Around the clock, 24/7 physician access.* Nationwide alternative to in-office doctor visits. Informational medical consultations are unlimited at no charge. Diagnostic consultations and a prescription as needed are discounted to only \$25 per call.
 - **Hospital and Health Advocacy**
 - *Bill Negotiator* – A dedicated patient advocate works directly with the member's healthcare provider(s) to reduce the out-of-pocket portion of their medical bills. The out-of-pocket balance owed must be \$2,500 or greater.
 - *Surgery Saver* – A dedicated advisor shops up to five surgical facilities to verify the best available price, quality, and a availability for non-emergency procedures.



- **Ancillary Services**
 - Up to 70% savings on imaging services such as MRIs and CT Scans.
 - Up to 80% savings on lab tests such as lipid panels, blood tests, metabolic panels.
 - Significant savings on diabetic supplies.
- **Hearing**
 - Instant Savings from 25% to 40% from a nationwide network of hearing care professionals.
 - Save 40% on hearing aids

- **How to enroll HCCRP members and Independent Representatives (IR)**

- *Once you enroll as an IR at hccrp.com, you receive a confirmation email that contains:*
 - Your 8-digit IR number
 - A link to your HCCRP replicated web site. You may also access it by using this url: Your 8-digit IR number.savewithdiscountthehealthcare.com

- ***Once you access your HCCRP replicated web site, click on “For Reps” at the top of the page. From there you can:***

- Send an enrollment link via email or text to a prospective member or an independent insurance agent (IR) you wish to enroll. The link directs them to your enrollment page.
- Sign up an IR by clicking the link: “Go directly to the Independent Representative registration page.”
- Sign up a member by clicking the link: “Go directly to the member enrollment page.”

- **Contact Information**

- **Healthcare Cost Reduction Plans, LP**
5700 Democracy Dr.
Plano, Texas 75024
- **HCCRP toll-free:.....(855)-870-2733**
- **Customer Service:.....(800)-647-8421**
- **Provider Relations:..... (800)-256-3368**
- **Barry Friedman.....barryf@hccrp.com**
- **Mark Dixon.....markd@hccrp.com**

 **Healthcare**
Cost Reduction Plans™



This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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