



Selling solutions in the senior market: A UnitedHealthcare broker's guide

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UnitedHealthcare®
Golden Rule Insurance Co.

3 reasons *why* you should cross-sell ancillary products



Your business boost

Offering smart solutions can build a stronger, more resilient book of business. By helping clients with their healthcare coverage needs and potentially reducing out-of-pocket costs, you position yourself as a trusted health insurance agent who can deliver solutions to their insurance needs. Clients with multiple policies are less likely to switch agents, which can lead to greater loyalty, higher retention, and consistent commissions for you. In short, smart cross-selling keeps your clients covered and keeps your business going.

- 1. Financial instability:** Medical debt in the U.S. has reached historic levels, with Americans owing **over \$220 billion**. Even insured individuals can struggle with unexpected costs, often requiring many to cut essentials or take on additional debt¹. Offering ancillary products, such as hospital indemnity, critical illness, dental, vision, hearing, or accident coverage can help with the cost of medical bills.
- 2. Increased coverage & increased revenue:** Cross-selling ancillary products to your senior clients isn't just smart, it's strategic! You get to help your clients increase their coverage and potentially lower their out-of-pocket costs, while also driving more revenue for your business and boosting your bottom line.
- 3. Retention & loyalty:** Clients with multiple policies are less likely to switch agents or carriers. Cross-selling ancillary products strengthens relationships and positions brokers as someone that offers smart solutions. This approach not only helps improve retention but also enhances client satisfaction by addressing real needs beyond basic coverage.

Data that drives decisions

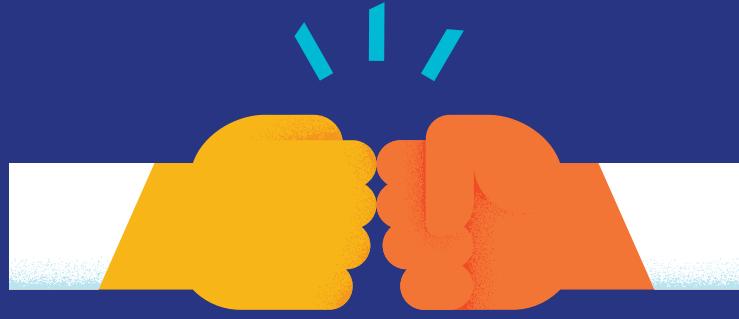
- 58% of Americans mistakenly believe Medicare covers long-term care expenses².
- Nearly 1/3 of older adults have untreated tooth decay³, and 75% of those without dental insurance say it's unaffordable⁴.
- **Out-of-pocket:** In 2025, the Centers of Medicaid and Medicare maximum out-of-pocket (MOOP) limit is \$9,350, projected to drop slightly to \$9,250 in 2026, though many plans set lower limits. Average MOOP for HMOs is about \$5,479 and for PPOs \$6,748 in 2026⁵.
- **Copays:** Primary care co-pays remain relatively low (\$0-\$20), but specialist copays are trending upward, reaching as high as \$60 in-network for 2026. Hospital co-pays are also increasing significantly to \$550 per day for the first five days compared to \$300-\$400 in 2025, adding to the overall cost burden for enrollees⁶.

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1. Source: <https://www.kff.org/health-costs/the-burden-of-medical-debt-in-the-united-states> 2. Source: <https://news.nationwide.com/many-americans-are-counting-on-the-wrong-safety-net-for-long-term-care> 3. Source: <https://acl.gov/programs/health-wellness/oral-health> 4. Source: <https://www.synchrony.com/contenthub/newsroom/americans-may-forgo-dental-treatments-due-to-cost-risking-overa.html> 5. Source: https://q1medicare.com/faq/FAQ.php?faq=What-happens-when-I-reach-MOOP-max-out-of-pocket&faq_id=602 6. Source: https://www.savingadvice.com/articles/2025/09/27/10166769_changes-in-medicare-advantage-that-will-quietly-cost-you-more.html

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Tips on *how* you can cross-sell ancillary products effectively



Ask. Listen. Discover. Opportunities.

Uncovering client needs starts with understanding their lifestyle and priorities. You don't need a hard pitch. Instead, try using questions that uncover needs, and then offer a solution. These conversations build trust and can open the door to products that enhance both client coverage and your business success. Here are some questions to ask and practical tips:

Financial & planning

"Does your current health plan cover serious illnesses like cancer?
If so, would your health plan cover those costs?"

"When you think about healthcare costs, what concerns you the most, hospital stays, prescriptions, or something else?"

"If something unexpected happened with your health, do you have a way to cover those out-of-pocket costs?"

Transition example:

"Some clients add critical illness coverage because it provides cash benefits that can be used for anything from travel for treatment to everyday expenses, which can help during tough times."

Lifestyle & activities

"What do you enjoy doing in your free time, any hobbies like biking, hiking, pickleball?"

"Do you ever travel for fun? Or to visit family?"

"Are you involved in any sports leagues or fitness gyms?"

Transition example:

"Many active clients choose accident coverage because it can help with unexpected costs from injuries. It's a smart way to add coverage for your lifestyle without breaking the budget."

Health & wellness

"How do you usually stay active and healthy?"

"Do you have any upcoming plans for trips or outdoor activities?"

"Have you ever had to deal with unexpected medical costs from an injury or illness?"

Transition example:

"Lots of people are surprised by hospital bills after a short stay. Hospital indemnity plans can help provide additional coverage so you're not caught off guard."

Practical tips

Share real-life personal examples if you have them*

Use relatable anecdotes to illustrate why coverage matters

Connect benefits to lifestyle

Frame products as enablers of what clients love to do

Highlight simplicity and flexibility

Emphasize how simple it can be to qualify and the different coverage options available

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*Note: Using personal examples that involves the actual broker is recommended, and they should have permission from those involved before disclosing any "real-life" examples due to privacy laws. © 2025 United HealthCare Services, Inc. All Rights Reserved. | 52959-X-1225

UHC branded ancillary solutions for your portfolio



A hospital indemnity insurance plan, like **AdvantageGuard**, is a strong solution but often overlooked by seniors. While frequently underestimated, it can be a smart way to help cover hospital expenses and reduce out-of-pocket medical costs.

Other products to add to your senior ancillary product portfolio include:

AccidentWise, CriticalGuard, DentalWise & DentalWise Max.

Together, these products offer your senior clients extended coverage for areas not typically covered under major medical plans.

Product Portfolio	Issue Age	Guaranteed Issue	Simplified Issue	Height and Weight
AdvantageGuard	60-90	✓ ¹	✓	✓
AccidentWise	18-75	✓		
CriticalGuard	18-90	✓ ¹	✓	✓
DentalWise	18-99	✓		
DentalWise Max	18-99	✓		

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All applications are subject to replacement review. State variations may apply. See [Product Grid](#) for state availability.

1. Guaranteed issue options available for select ages and/or benefit amounts.

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AdvantageGuard



AdvantageGuard is a hospital indemnity plan, underwritten by Golden Rule Insurance Company, with guaranteed issue options that can offer fixed cash benefits for hospital stays and other eligible medical services. It is designed to complement existing health insurance, providing additional coverage when it's needed most.

Plan highlights

Hospital stay

- Inpatient hospital stay coverage for sickness or injury
- Hospital observation benefits for 12 to 24-hour observation periods¹
- Inpatient hospital stays for mental or nervous disorder¹

Optional benefit riders²

- Cancer³
- Outpatient, provider administered, prescription drugs³
- Emergency room/urgent care visits
- Skilled nursing facility confinement
- Outpatient surgery
- Ambulance trips
- Wellness visits³

Fixed cash benefits

- Benefits are paid regardless of other insurances
- Benefits are paid regardless of the actual expenses incurred and can be used however they see fit

When to cross-sell AdvantageGuard

- **When clients express concern about unexpected hospital costs** – including expenses from inpatient stays, out-of-network charges, or travel outside their coverage area
- **When clients lack hospital coverage through an employer or retiree plan** – AdvantageGuard can help extend their coverage

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State variations may apply. See brochure for details.

This is a Hospital Indemnity Policy. **THIS POLICY PROVIDES LIMITED BENEFITS.** This is NOT a Medicare supplement policy, nor does it fully supplement any federal Medicare health insurance or private Medicare Advantage plan. This Policy should not be considered a substitute for comprehensive health insurance coverage.

AdvantageGuard is a hospital indemnity insurance product that provides limited benefits in a stated amount regardless of the actual expenses incurred.

1. These benefits are in lieu of inpatient hospital stay benefits for sickness or injury. 2. Additional premium applies. 3. Subject to 30-day waiting period in most states.

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Case study

Jane is 65 years old and living in NE. She recently enrolled in a popular Medicare Advantage plan. She is looking for supplemental insurance coverage to assist with some of the out-of-pocket costs associated with her coverage.



*The people and events depicted here are fictional and do not represent actual cases or scenarios, are for hypothetical person and are provided for illustration purposes only.

Jane's Med Advantage Out-of-Pocket Costs

Hospitalization	\$400/day, first 6 days
Outpatient surgery	\$200 copay
Emergency care	\$125 copay
Ambulance rider	\$255 copay
Skilled nursing confinement	\$200/day, days 21-100
Chemotherapy	20% copay

Jane's AdvantageGuard Solution

→	Base policy: 6-day, \$400/day	\$32.18
→	Outpatient surgery rider (\$250)	\$3.62
→	Emergency care rider (\$200)	\$2.18
→	Ambulance rider (\$300)	\$3.92
→	Skilled nursing rider (\$200/day)*	\$11.37
→	Cancer benefit (\$5K)	\$11.42

* days 21-100

**Total cost
\$64.69**

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Accidents are unpredictable, but your clients can help themselves stay prepared. With AccidentWise®, underwritten by Golden Rule Insurance Company, provides cash benefits to help cover unexpected out-of-pocket costs from accidental injuries. It's a product that delivers coverage when it's needed most.

Plan highlights

Benefits¹

- Hospital admission
- Emergency room treatment
- Urgent Care Center Treatment
- Major diagnostics exam
- Follow-up treatment OR Follow-up physical therapy
- Outpatient surgery
- Accidental loss of life, limb or sight

Cash benefits can be used to help with

- Deductibles, copays or coinsurance on your current health plan
- Rent/mortgage
- Car payment
- Child care
- Everyday living expenses

When to cross-sell AccidentWise

- **When clients express concern about unexpected costs** – such as expenses from injuries, falls, out-of-network charges, or high out-of-pocket bills.
- **When clients or their family members lead an active lifestyle** – participating in activities like biking, hiking, pickleball, or other recreational sports and activities.
- **When clients lack existing accident coverage** – for example, if they don't have coverage through an employer benefits or a retiree accident plan.

It's also good to know

- Premiums do not increase due to age
- Plans are renewable, as outlined in the policy provisions, as long as you pay your premiums
- Issue age for primary applicant: 18 through 75

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State variations may apply. See brochure for details.

This is an Accidental Injury only insurance Policy. **THIS PRODUCT PROVIDES LIMITED BENEFITS.** This Policy provides benefits for Accidental Injuries as defined in this Policy and should not be considered a substitute for comprehensive health insurance coverage.

These plans provide benefits in a stated amount regardless of the actual expense incurred.

1. Services must occur within a certain number of days of the accidental injury to qualify for benefits. This varies by benefit. See brochure for details.

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CriticalGuard® is a critical illness plan, underwritten by Golden Rule Insurance Company, designed to provide coverage when life-altering diagnoses occur. Even with health insurance, major illnesses like cancer, heart attack, or stroke can create significant out-of-pocket costs and income loss. CriticalGuard pays a lump-sum cash benefit upon first diagnosis of a covered condition, and money can be used however needed, from medical bills to everyday expenses.

Plan highlights

Coverage plan options

- Cancer
- Heart/stroke
- Cancer + heart/stroke
- Critical illness

Key features

- Guaranteed issue for ages 18-74 with no health questions for select coverage options
- Issue age options also available for ages up to 90
- No network restrictions with freedom to choose any doctor or facility

When to cross-sell CriticalGuard

- **Whenever you sell a Medicare Advantage plan** – it's a good time to offer a smart solution and introduce added coverage.
- **When clients express concern about unexpected medical costs** – especially potential out-of-pocket expenses.
- **When clients mention a family history of serious illness** – such as cancer, stroke, heart problems or other critical illness conditions. Keep in mind, however, preexisting conditions apply.
- **When clients lack critical illness coverage** – for example, if they don't have benefits through an employer or retiree insurance plan.

It's also good to know

- Lump-sum cash benefit for qualifying medical events that can be used to cover medical or other personal expenses
- Optional riders that encourage preventive care with annual benefit for screening
- Plans are guaranteed renewable for life in most states as outlined in the policy

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THIS PRODUCT IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

THIS POLICY PROVIDES LIMITED BENEFITS. This Critical Illness product pays benefits for critical illnesses only and does not provide coverage for any other medical conditions. Benefits are provided in a stated amount, regardless of the actual expense incurred. This is a limited benefits policy. It pays for benefits for critical illnesses only and does not provide coverage for any other medical conditions. You should maintain separate comprehensive health coverage.

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DentalWise & DentalWise Max (DVH)



DentalWise® and DentalWise Max® can give clients over 65 the confidence to maintain their oral health. DentalWise offers dental coverage with no waiting periods for preventive, basic, and most major services. For those seeking more comprehensive coverage, DentalWise Max combines dental, vision, and hearing benefits in one plan, providing immediate access to care and even implant coverage after one year. Both plans are guaranteed issue up to age 99.

Plan highlights

DentalWise & DentalWise Max

- Guaranteed issue available up to age 99
- No waiting periods for preventive and most basic services
- Nationwide network with access to a broad range of providers

DentalWise Max

- Vision coverage includes benefits for eye exams, glasses and contacts once per policy year
- Hearing coverage helps with hearing exams once per policy year and hearing aids once every 2 policy years
- Higher annual maximums provide greater overall benefit limits

Feature	DentalWise	DentalWise Max
Guaranteed issue up to 99	✓	✓
No waiting periods for preventive & basic services	✓	✓
Complements Medicare	✓	✓
Nationwide provider network	✓	✓
Vision coverage		✓
Hearing coverage		✓
Dental implant coverage (after 1 year)		✓
Higher annual maximums		✓

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Dental benefits are administered by Dental Benefit Providers, Inc. Vision benefits are administered by Spectera, Inc. Hearing benefits are administered by UnitedHealthcare Hearing.

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