

> Sales Ideas

TIPS FOR SELLING DISABILITY INSURANCE

Offer Added Protection for Medical Expenses

Injuries happen and even when your client has medical insurance, out-of-pocket medical bills can pile up, putting a strain on their financial security. Offer disability income insurance that can help cover medical expenses from injuries.

THE NEED

- > Clients may budget to meet their annual deductible in their medical insurance plan, but many are not prepared to handle medical bills that go beyond the deductible
- > These clients could benefit from disability income insurance that can also pay an amount toward medical expenses

WHO TO PROSPECT

Individuals who:

- > work at least 30 hours per week
- > are age 30-50
- > have household incomes of \$50,000 – \$150,000
- > are risk-averse and have something to protect: recently married couples, new homeowners, new parents, small business owners and employees

SOLUTION

Offer an optional Accident Medical Expense Benefits (AME) rider with the disability income insurance policy.

- > The AME rider can be added to Accident only, Short-Term and Long-Term DI policies
- > Clients select a Maximum Benefit of \$1,000, \$2,000, \$3,000 or \$5,000



- > The rider reimburses your client for up to the Maximum Benefit in medical-related expenses incurred per accident. (Only services and supplies received within 26 weeks of date of injury, excluding dental care or treatment. Reimbursable amounts must be in excess of the deductible amount.)
- > The rider pays even if there's no diagnosis of disability due to the injury
- > The rider will provide a total lifetime benefit of ten times the Maximum Benefit

Work with our client to first determine the DI policy type and monthly benefit that will meet their income protection need. When appropriate, point out the added financial protection of the AME rider.