

**Medalist II™ Members to Receive Offer to
Switch to Community Flex™ at Renewal**
Cost-Saving Options and Easy Renewal Process Help You Retain Business

Effective August 1, 2009

Beginning with Medalist II™ renewals dated August 1, 2009 (September 1, 2009 in Wisconsin) pre-approved policy/certificate holders will receive an offer to switch to our new Community Flex™ product to save on their medical premium. As you know, Community Flex offers multiple benefit percentage and deductible options so that clients can select the protection that's right for them, at a price they can afford. This simplified process will help you retain your business.

As part of their renewal packet, pre-approved Medalist II policy/certificate holders will receive an option letter that provides up to 10 different Community Flex options, from premium-saving basic coverage to plans that include an office visit copay and enhanced prescription drug options. The renewal packet will also include the attached flyer that outlines key differences between Medalist II and Community Flex. Clients who make the switch to Community Flex will enjoy:

- Lower rates. Up to 10 different Community Flex plan options will be included in the renewal packet. More options are available by calling our renewal specialists.
- Deductible carryover. The portion of the Medalist II deductible your clients have satisfied so far this calendar year will transfer to Community Flex. Coinsurance amounts satisfied will not transfer to the new plan.
- Credit for pre-existing waiting periods. The time elapsed on any pre-existing waiting periods under their Medalist II plan will transfer to their new Community Flex plan. Also, all waiting periods for specific conditions on the new Community Flex policy will be waived.

Save Time and Earn Higher Commissions When Clients Switch to Flex!

To save you time, we've made it very simple for your clients to make the switch to Community Flex.

- No need for clients to fill out a re-write application or go through underwriting.
- Clients simply check off the plan of their choice on the option form, sign, and return it to us prior to their renewal date. Or they can pick up the phone and call one of our friendly Retention Specialists at (800) 991-2642, ext. 4094.
- Because your clients can request this change on their own at renewal time, this frees you up to concentrate on new business.
- For the purposes of calculating commissions and bonus programs, re-write commissions apply as noted on your 2009 American Community Commission Schedule. Re-write commissions are up to 140% higher than what you're currently being paid on renewals.

Who to Contact

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