

HealthSpring Medicare Supplement Insurance now selling in 48 states.

- Improved rates, discounts of up to 20%,¹ and new marketing collateral designed to help you expand your business
- Launched in five new states in 2025 with more planned for 2026
- Improved sales support
- All-in-one agent portal offers access to full-circle support
- Express App enables on-the-go quotes and submissions with no wet signatures
- Easy access to online product training and on-demand webinars
- 15-month commission advances with no interest
- Just In Time appointments available in select states



Empowering your healthcare business growth: tools & products for expansion and success

See a HealthSpring representative today.



1. Benefits may vary by state and all benefits payable are subject to the terms and conditions of the policy.
2. Optional riders available for an additional premium.
3. If you are outside of the enhanced bonus period, you are still eligible for the "regular" bonus.
4. For new HealthSpring launches from January 1, 2026 to June 30, 2026. The Enhanced Bonus begins on the date a new HealthSpring Medicare Supplement product launches and continues through the end of that month plus the next three full calendar months. Example: If a product launches on June 12, 2026, the Enhanced Bonus period will run from June 12, 2026, through September 30, 2026.
5. Eligible in participating states from January 1, 2026 to December 31, 2026, except after New HealthSpring Med Supp Product Launches when new sales may qualify for the Enhanced Bonus described above.
6. Eligible in all states where products are sold. Minimum can be achieved by combining these products. Incentives retroact to first application. From January 1, 2026 to December 31, 2026.

For agent use only.

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Innovate. Expand. Succeed.

HealthSpring Medicare Supplement and Supplemental Health Insurance.



Grow your business faster and easier.

HealthSpring offers a full product range, including Medicare Supplement Insurance and Supplemental Health Insurance.

We are a national health insurance brand backed by the enduring strength of Health Care Service Corporation — the country's largest customer-owned health insurer. At HealthSpring we support our members, partners and communities across 49 states and DC.

The HealthSpring portfolio of Supplemental Health Insurance products also includes:

- Flexible Choice Cancer and Heart Attack & Stroke
- Dental, Vision, & Hearing Plus
- Choice Hospital Indemnity and Flexible Choice Hospital Indemnity
- Choice Accident
- Cancer Treatment
- Short Term Care
- Individual Whole Life

Choice Hospital Indemnity Insurance provides your clientele with added protection against unexpected hospital expenses.

With three plan levels and four optional riders,² clientele can customize coverage to fit their needs and budget. The guaranteed-renewable base plan (ages 18–89) covers observation room, hospital, and mental health/substance use admissions, and includes additional features such as:

- Choice core starts a \$6.45/month for a 65-year-old primary applicant, with rates not based on age, health, or claims
- Guaranteed issue (ages 64-70 on select plans) and simplified underwriting for others
- Unlimited hospital confinements with no restoration period
- Easy to use online premium calculator

Quickly access the latest product information anytime with our digital Product Availability Guide.

This interactive resource allows you to easily explore the HealthSpring Supplemental Benefits portfolio and provides you with quick and reliable access to the information you need. Key features include:

- View the complete portfolio by state
- Real-time updates to product availability
- User-friendly interface for easy navigation
- Access anywhere, anytime, on the go.

Wincentive Rewards

\$200 bonus enhanced bonus³ for new HealthSpring Med Supp product launches for every application you write each month for underwritten Medicare Supplement Plan F, G, N, and Open Enrollment Plan N.

Minimum of four applications.⁴ Incentives retroact to first application. Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV.

\$100 bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N and Open Enrollment Plan N applications.

Minimum of four applications.⁴ Incentives retroact to first application. Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV.

\$25 bonus for every application you write each month for Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.

Minimum of five applications.
Incentives retroact to first application.⁵

\$25 bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing.

Minimum of five applications.
Incentives retroact to first application.⁶



**HealthSpring
Supplemental
Benefits**

Sales
Support
Center

