



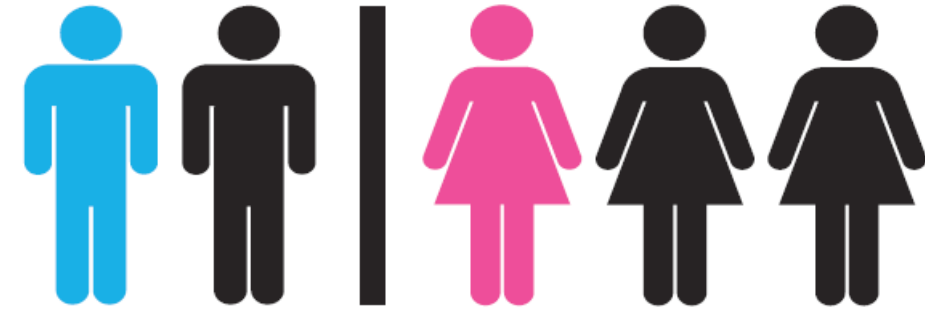
**QUEEN** OF THE  
**BUNDLE**  
GAYLAN  HENDRICKS

# How to Bundle CHAS and DVH



# Why Cancer, Heart Attack, and Stroke Plans?

- Cancer is the 2nd most common cause of death
  - 1 out of every 4 deaths
  - 1 out of 2 men, 1 out of 3 women
  - **87% of all cancers are diagnosed ages 50 or older**



- Heart Attack is the leading cause of death for both men & women
- Stroke Statistics
  - 3<sup>rd</sup> leading cause of death for women
  - 5<sup>th</sup> leading cause of death for men
  - Among the top ten in children



# Common Objections

- Can't afford it
- Have to check with someone
- Who is going to pay this for you?

# Common Objections

## “Can’t Afford”

- If you truly cannot afford the \$30, then a Med Advantage plan with zero premium is certainly not for you. We need to rethink the strategy. If you are one of the ones diagnosed with cancer over age 50 (which is 87% of the time) then your zero premium plan would go to \$629 per month
- We need to go back and look at a Plan N on Med Sup for you.
- If they are already on MA and say they can't afford it, try to take them to Plan N and go back through underwriting, but they used their one and only opportunity to be GI on Med Sup and went to MA.
- If they have a Med Sup, then you really use the same above but we stress the OOP drug cost they will face.

# Common Objections

## **“I need to think about it.”**

- What are you thinking about? The possibility of you getting cancer? 87% of cancers are diagnosed in people age 50 and above. You want to spend the money on something else? I can promise you that your children or spouse would never object to you investing in something that would take care of a burden instead of creating one.
- Look at it this way, do you need to think about putting gas in your car? No, the only way it goes is with gas. The most expensive drugs are like “gas” when you are diagnosed with cancer. They are life saving

# Common Objections

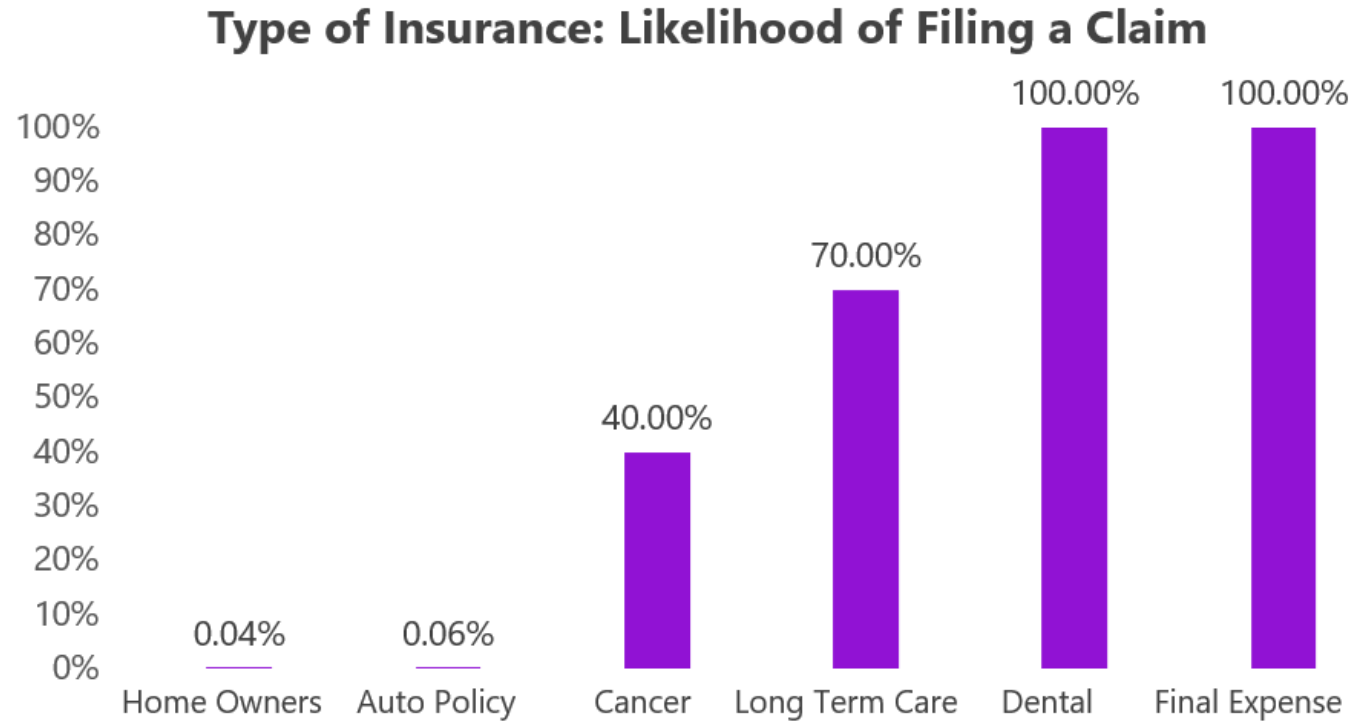
**“I need check with \_\_\_\_\_”**

- I totally understand that. I loved that my mother check with me before making purchases, but I can primes you that any child or spouse will want you to have this coverage. You child may even want to purchase this for you or themselves. Let's go ahead and get them on the phone, what's their phone number? I don't expect you to remember everything I told you, so please let me explain it to them on your behalf.

# Insurance Utilization

## Chance a claim is filed in an individual's lifetime

Below are several different types of insurance purchased during a lifetime that are rarely used:



# Aetna Cancer, Heart Attack or Stroke “Plus”

- Five Year Look Back in ALL States
- “Mix and Match” Benefits
  - *Offer different benefit amounts for cancer and heart attack/stroke!*
- Recurrence Benefit
  - 100% after 9 years
- Sell Heart Attack or Stroke Only Plans
- Lowest Rates Offered by a Major Carrier
- Available in AL, AR, AZ, CO, CT, DE, FL, GA, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV & WY

## States Except Texas

Recurrence Period	Amount
2 to less than 5 years	25%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

## Texas Specific Recurrence

Recurrence Period	Amount
Less than 24 months	5%
2 to less than 5 years	20%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

# The Ease of Enrollment and Claims Filing

Plans Are Available in 45 States\*

- Not Available in DC, HI, MA, ME, NH, NY or WA

Enrollment Options:

- Electronic application with security questions as client's e-signature
- Paper applications: mail or fax

Payment Options:

- Annual, semi-Annual, quarterly or monthly bank draft (EFT)
- Check or EFT options

One-Time Claims Filing Process:

- Unlike treatment plans that require clients to file a claim after each chemo and radiation treatment


\* As of 2/2020



FOR AGENT USE ONLY

# Easy Electronic Application with Security Question as Signature

[Home](#) > [My Cases](#) > [Enrollment](#)

 Signature

Applicant - A(TEST, TEST)

In person

Voice signature

Security question signature

**Instructions**

By providing an answer to a security question you will choose:

- You confirm your intent to apply for insurance and your consent to receive electronic consumer disclosures and related documents;
- You confirm that you received and were able to review the following electronic documents: Electronic Delivery of Notices and Information, An Outline of Coverage, the Application Forms, Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare (if applicable), and Notice to Persons on Medicare; and
- You agree with the process of inserting your name as an electronic signature to the Application Forms, the Authorization for Release of Health Related Information, and the Replacement Notice.

Security question

Answer

Select

☐ I agree to terms and conditions

Apply applicant A signature

What is your favorite color?

Name of your first pet?

Father's middle name?

Mother's Maiden Name?

High School Mascot?

Name of street you grew up on?

City you were born in?

# “Plus Plan” Individual Monthly Rates First Diagnosis Cancer Only

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
25-29	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
30-34	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
35-39	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50
40-44	\$9.02	\$18.03	\$27.05	\$36.07	\$45.08
45-49	\$12.47	\$24.93	\$37.40	\$49.86	\$62.33
50-54	\$16.47	\$32.93	\$49.40	\$65.86	\$82.33
55-59	\$20.83	\$41.67	\$62.50	\$83.33	\$104.16
60-64	\$25.50	\$51.00	\$76.50	\$102.00	\$127.49
65-69	\$29.58	\$59.16	\$88.75	\$118.33	\$147.91
70-74	\$33.15	\$66.30	\$99.45	\$132.59	\$165.74
75-79	\$35.00	\$70.00	\$105.00	\$139.99	\$174.99
80-84	\$36.55	\$73.10	\$109.65	\$146.19	\$182.74
85-89	\$38.25	\$76.50	\$114.75	\$152.99	\$191.24

# “Plus Plan” Individual & Spouse Monthly Rates First Diagnosis Cancer Only

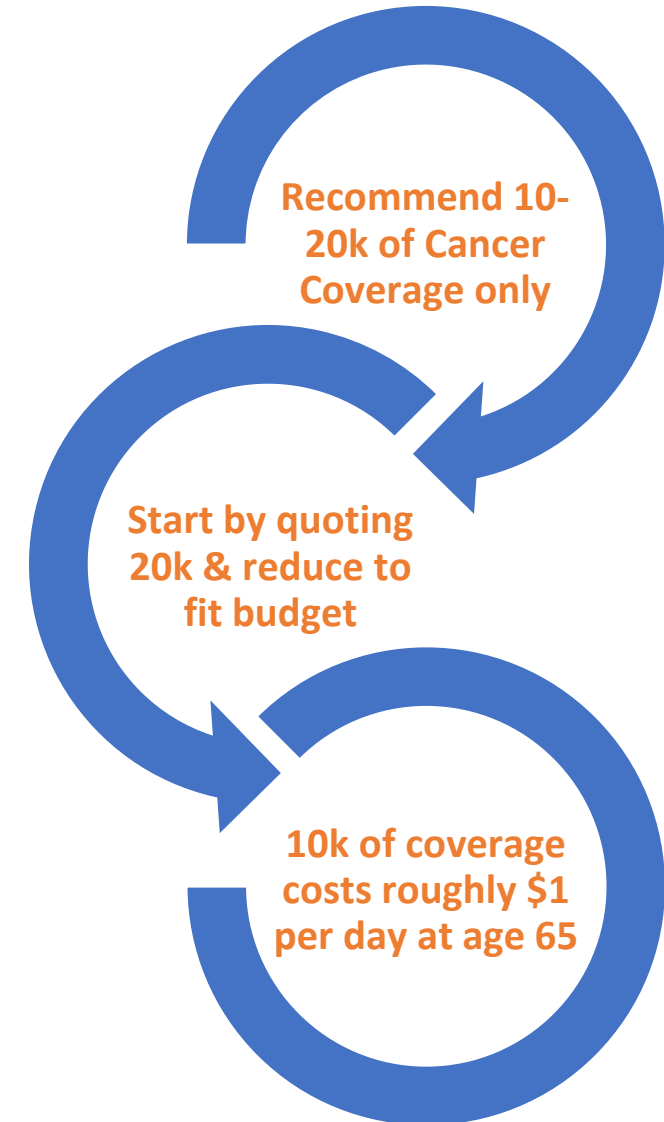
Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
25-29	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
30-34	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
35-39	\$11.77	\$23.53	\$35.30	\$47.06	\$58.83
40-44	\$16.83	\$33.67	\$50.50	\$67.33	\$84.16
45-49	\$23.28	\$46.56	\$69.85	\$93.13	\$116.41
50-54	\$30.75	\$61.50	\$92.25	\$123.00	\$153.74
55-59	\$38.90	\$77.80	\$116.70	\$155.59	\$194.49
60-64	\$47.61	\$95.23	\$142.84	\$190.46	\$238.07
65-69	\$55.25	\$110.50	\$165.74	\$220.99	\$276.24
70-74	\$61.90	\$123.80	\$185.69	\$247.59	\$309.49
75-79	\$65.36	\$130.73	\$196.09	\$261.46	\$326.82
80-84	\$68.25	\$136.49	\$204.74	\$272.99	\$341.24
85-89	\$71.43	\$142.86	\$214.29	\$285.72	\$357.15

# “Plus Plan” Family Monthly Rates First Diagnosis Cancer Only

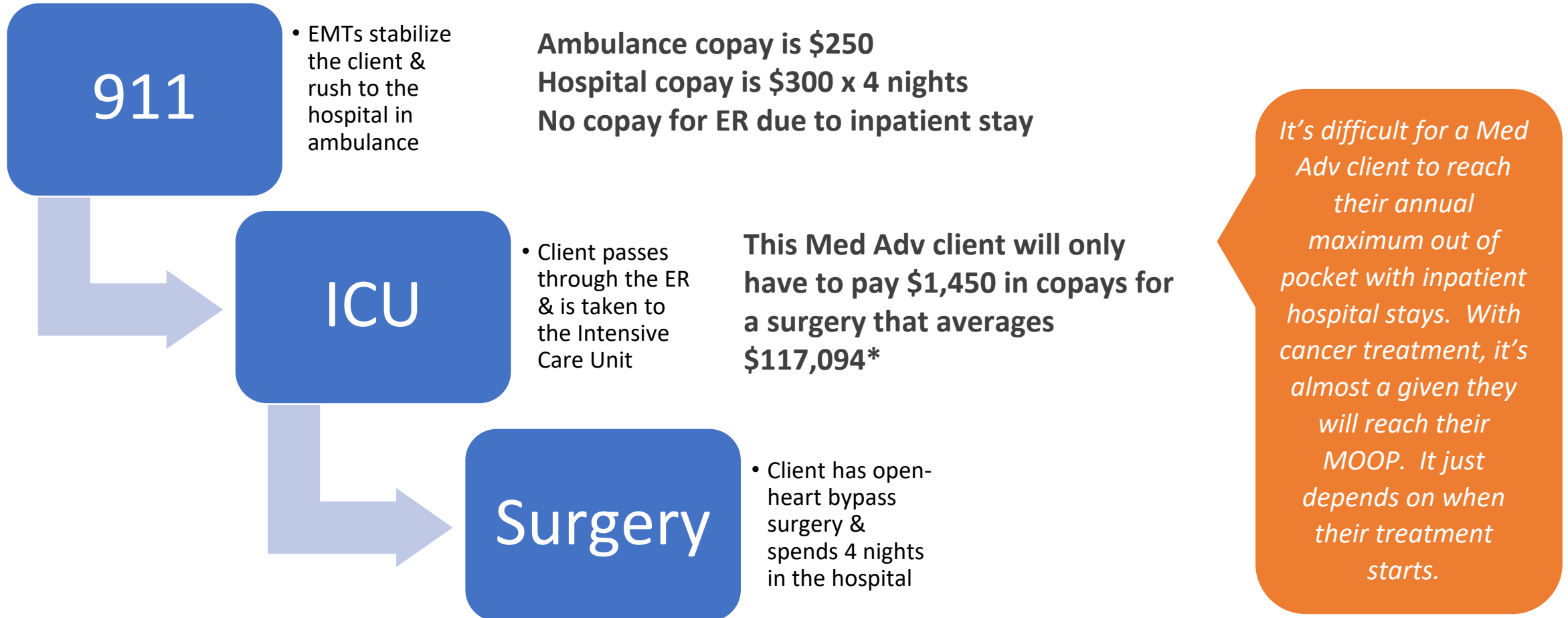
Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
<b>18-24</b>	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
<b>25-29</b>	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
<b>30-34</b>	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
<b>35-39</b>	\$13.22	\$26.43	\$39.65	\$52.86	\$66.08
<b>40-44</b>	\$18.28	\$36.57	\$54.85	\$73.13	\$91.41
<b>45-49</b>	\$24.73	\$49.46	\$74.20	\$98.93	\$123.66
<b>50-54</b>	\$32.20	\$64.40	\$96.60	\$128.79	\$160.99
<b>55-59</b>	\$40.35	\$80.70	\$121.05	\$161.39	\$201.74
<b>60-64</b>	\$49.06	\$98.13	\$147.19	\$196.26	\$245.32
<b>65-69</b>	\$56.70	\$113.40	\$170.09	\$226.79	\$283.49
<b>70-74</b>	\$63.35	\$126.69	\$190.04	\$253.39	\$316.74
<b>75-79</b>	\$66.81	\$133.63	\$200.44	\$267.26	\$334.07
<b>80-84</b>	\$69.70	\$139.39	\$209.09	\$278.79	\$348.49
<b>85-89</b>	\$72.88	\$145.76	\$218.64	\$291.52	\$364.40

# Selling Points for a Medicare Advantage Client

- \$7,550 is the limit for Medicare Advantage Plan annual Maximum Out of Pocket (MOOP) costs in 2021. The MOOP resets January 1<sup>st</sup> every year and spans one calendar year.
- Cancer is a larger concern than heart & stroke coverage with MA plans due to how inpatient versus outpatient expenses are charged. (See the “Open-Heart Surgery” slide for details.)
- **With nearly all Med Adv plans the client is responsible for 20% of the costs of radiation and chemotherapy.** Unfortunately, this information is not listed on most Med Adv Benefit Highlight sheets.
- Prescription costs are **NOT** part of the Med Adv maximum out of pocket limit.
- Travel expenses are not a big concern since **Medicare Advantage clients often cannot get treatment at regional cancer centers** due to network limitations.



# Example of Medicare Advantage Claim Heart Attack Leading to Open-Heart Surgery



\* <http://health.costhelper.com/heart-surgery.html>

# Prescription Drug Costs and Cancer Treatment

**The structure of a stand-alone PDP and the prescription coverage of a Medicare Advantage Plan with Drug Coverage (MAPD) are identical.**

- They both have an initial coverage period, catastrophic coverage, etc.
- The only difference is that one is integrated into an MA plan and the other is a separate stand alone plan often sold along with a Medicare Supplement

## **Example costs of a typical client's maintenance medications:**

- Lisinopril (HBP) - \$4 generic
- Zocor (cholesterol) - \$4 generic
- Nexium (acid reflux) - \$250.77 brand name, often a tier 3 or 4 drug with a \$30-50 copay in the initial coverage period depending on the drug plan



# Prescription Drug Costs and Cancer Treatment

- When an individual gets diagnosed with cancer, they typically continue their maintenance medications.
- New drugs prescribed to treat cancer are in addition to the costs of existing maintenance medications.
- Prices for 54 orally administered cancer drugs shot up 40% from 2010 to 2018, averaging \$167,904 for one year of treatment \*.
- In 2019, Part D enrollees' average out-of-pocket cost for 11 orally administered cancer drugs was \$10,470 \*.

\* <https://pubmed.ncbi.nlm.nih.gov/31135837/>



# Prescription Cost Example

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels			
			Deductible [2]	Initial Coverage Level [2]	Coverage Gap [2]	Catastrophic Coverage [2]
Lonsurf TAB 15-6.14	\$25,901.54	Every 1 Month	\$25,901.54	\$6,475.38	\$10,360.62	\$1,295.08
<b>MONTHLY TOTALS:</b>	\$25,901.54		\$25,901.54	\$6,475.38	\$10,360.62	\$1,295.08

[Estimated Monthly Drug Costs](#)

[Walnut Grove Plaza Pharmacy #2](#) [Mail Order Pharmacy](#)

Monthly Costs for the Rest of the Year (based on enrollment today)

Month	Cost
Jan	N/A
Feb	N/A
Mar	N/A
Apr	N/A
May	N/A
Jun	N/A
Jul	N/A
Aug	N/A
Sep	\$3,561
Oct	\$1,312
Nov	\$1,312
Dec	\$1,312

Graph depicts an estimate of your monthly prescription drug costs, including any applicable premium for this plan. Actual costs may vary. [View a more detailed explanation of these costs.](#)

[Drug Coverage Information](#)

SELECTED DRUGS	TIER (FORMULARY STATUS) [2]	Restrictions		
		PRIOR AUTHORIZATION [2]	QUANTITY LIMITS [2]	STEP THERAPY [2]
Lonsurf TAB 15-6.14	Tier 5: Specialty Tier	Yes	<a href="#">Yes</a>	

[Print My Drug List](#) [Print Plan Report](#) [View Drug Benefit Summary](#)

[Drug List](#)

[Add/Edit Drugs](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
LONSURF TAB 15-6.14	180	Every 1 Month Retail Pharmacy	Generic Not Available	<a href="#">Change dose</a> <a href="#">Add</a> <a href="#">Remove</a>

## Humana Walmart RX Plan (PDP)

DRUG NAME: **Lonsurf TAB**  
Tier 5

GENERIC OPT: No

QUANTITY: 180

REFILL: Every 1 Month

MONTHLY: \$25,901.54

DEDUCTIBLE: \$25,901.54

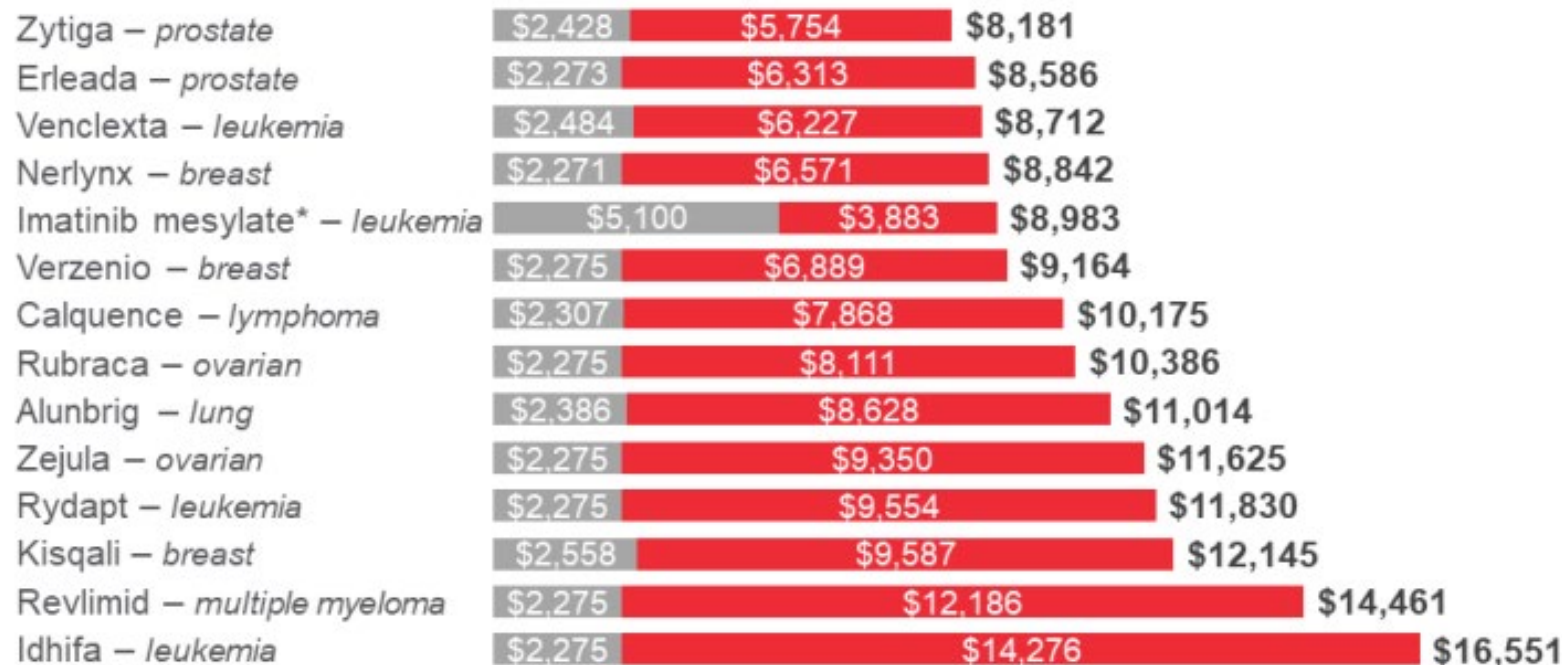
MONTHLY COST IN CATASTROPHIC COVERAGE PERIOD: \$1,295.08

# Specialty Cancer Med Cost for Medicare Clients *with* Drug Coverage

Figure 2

Out-of-pocket costs for Part D enrollees for selected cancer medications can exceed \$8,000, with most of this spending above the catastrophic threshold

Median out-of-pocket costs in 2019: ■ BELOW catastrophic threshold ■ ABOVE catastrophic threshold



NOTE: Analysis reflects coverage and costs in 25 stand-alone prescription drug plans (mostly national/near-national), based on a pharmacy located in zip code 21201 (Baltimore, MD). \*Imatinib mesylate is the generic equivalent of Gleevec, which is not covered by any plan in the analysis and has a median total cost of \$145,769.

SOURCE: KFF analysis of 2019 Medicare Plan Finder data.

# Sales Points for Cross Selling CHAS Plans

**How many agents have sold their first insurance presentation? Talk about CHAS with EVERY client. Your presentation will get better with practice. Try these points.**

## **Personal Stories**

- “How many of your family or friends have been impacted by cancer?”
- Share your experience with your client

## **Start the Conversation**

- Help your client understand their exposure when it comes to cancer, heart attack or stroke
- Make them aware of these plans

## **Spouse in the House**

- Turning 65 is a great opportunity to present CHAS and other products for their spouse

## **More Business**

- Talk to your “leads” with MA plans during the “lock-in” period about the importance of adding a cancer plan to their MA coverage

# Why Offer DVH Plans

## STATISTICS

- Dental is the most requested insurance product, according to Limra
- 12% of Americans over 65 have dental coverage\*
- One-third of U.S. adults haven't been to the dentist in the last year
- Medicare has very limited coverage on dental, vision or hearing

## BENEFITS

- Great income source during Medicare Advantage enrollment season
- DVH sales increase your persistency
- The more policies a client has with you, the less likely they'll work with anyone else
- Top producing agents are attaching DVH to 1/3 of their insurance sales
- DVH plans are guarantee issue



# Manhattan Life DVH Traditional



Plan Benefits	
Eligibility	Anyone age 18 – 85
Policy Year Maximum Benefit	\$1,000, \$1,500 & \$3,000
Policy Year Deductible	\$100 per person

Dental Coverage	
<b>Preventative Services</b> Semi-Annual exams, cleaning and x-rays	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	None
<b>Basic Services</b> Including x-ray (other than “full mouth”), fillings and extractions	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	None
<b>Major Services</b> Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals	Year 1 – 0% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	12 months

Vision Coverage	
Basic eye exam or eye refraction, including the cost of eye glasses or contact lenses	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	6 months On eyeglasses and contacts

Hearing Coverage	
Exam, hearing aid and necessary repairs or supplies	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Waiting period	12 months New hearing aids and existing hearing aid repairs

*\* Refer to your policy for a complete description of limitations and exclusions.*

**NEW**

# Manhattan Life DVH Select

**ManhattanLife™**

## Plan Benefits

Eligibility	Anyone age 18 – 99
Policy Year Maximum Benefit	\$1,000, \$1,500 & \$3,000
Policy Year Deductible	\$0 or \$100 per person

## Dental Coverage

<b>Preventative Services</b> Semi-Annual exam, cleaning and bite-wing x-rays	100% in network  80% Out of Network
Waiting period	None
<b>Basic Services</b> Fillings, simple extraction(s), Panoramic x-rays, Non-surgical Periodontal Services	Year 1 – 65% Year 2 and after – 80%
Waiting period	None
<b>Major Services</b> Crowns, Bridges, Root Canals, denture/denture repairs, full mouth extractions, Implants, Surgical Periodontal Services	Year 1 – 20% Year 2 and after – 50%
<b>Orthodontia (ALL AGES)</b> Lifetime max of \$1,500	Year 1 – N/A Year 2 and after – 50% in network only

## Vision Coverage Rider

Eye exam, lenses, refraction	Year 1 – 60% Year 2 – 70% Year 3 and thereafter – 80%
Eyeglass Frames & Contact Lenses	\$200 Max per Year 6 Month wait on frames

## Hearing Coverage Rider

Exam, hearing aid and necessary repairs or supplies	\$750 Max Per Ear, Per Year
Waiting period	12 months New hearing aids and existing hearing aid repairs

- Out of Network Dental is Covered at 80% of Reasonable & Customary
- No Network on Vision & Hearing Riders. Claims based on 100% of R&C.

*Refer to your policy for a complete description of limitations and exclusions.*

# Comparing DVH Select vs. Traditional ManhattanLife DVH

	Traditional DVH	DVH Select
Issue Ages	Ages 18-85	Ages 18- <b>99</b>
Age Bands	<ul style="list-style-type: none"> <li>• 18-39</li> <li>• 40-54</li> <li>• 55-64</li> <li>• 65-74</li> <li>• 75-85</li> </ul>	<ul style="list-style-type: none"> <li>• 18-39</li> <li>• 40-54</li> <li>• 55-64</li> <li>• 65-74</li> <li>• 75-<b>99</b></li> </ul>
Rate Groups	<ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	<ul style="list-style-type: none"> <li>• Individual</li> <li>• <b>Individual + Spouse</b></li> <li>• <b>Individual + Child(ren)</b></li> <li>• Family</li> </ul>
Renewal Class	Guaranteed Renewable	Guaranteed Renewable
Benefit Amount Options	<ul style="list-style-type: none"> <li>• \$1,000, \$1,500 &amp; \$3,000</li> <li>• \$100 Deductible</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000, \$1,500 &amp; \$3,000</li> <li>• <b>\$0 or \$100 Deductible</b></li> </ul>
In Network Claims	Careington Discounted Rate	Careington Discounted Rate
Out of Network Claims	100% of UCR	80% of UCR



ManhattanLife™

# Comparing DVH Select vs. Traditional ManhattanLife DVH

	Traditional DVH	DVH Select
<b>Preventative Services</b>	<ul style="list-style-type: none"> <li>• Year 1 - 60%</li> <li>• Year 2 - 70%</li> <li>• Year 3+ - 80%</li> </ul> Waiting Period - 0 Months	<ul style="list-style-type: none"> <li>• <b>Year 1 and after - 100%</b></li> <li>• <b>Does not apply to deductible</b></li> </ul> Waiting Period - 0 Months
<b>Basic Services</b>	<ul style="list-style-type: none"> <li>• Year 1 - 60%</li> <li>• Year 2 - 70%</li> <li>• Year 3+ - 80%</li> </ul> Waiting Period - 0 Months	<ul style="list-style-type: none"> <li>• Year 1 - <b>65%</b></li> <li>• Year 2+ <b>80%</b></li> </ul> Waiting Period - 0 Months
<b>Major Services</b>	<ul style="list-style-type: none"> <li>• Year 1 - 0%</li> <li>• Year 2 - 70%</li> <li>• Year 3+ - 80%</li> </ul> Waiting Period - 12 Months	<ul style="list-style-type: none"> <li>• Year 1 - <b>20%</b></li> <li>• Year 2+ - <b>50%</b></li> </ul> <b>Waiting Period - 0 Months</b>
<b>Implants</b>	None	<ul style="list-style-type: none"> <li>• <b>Year 1 - 20%</b></li> <li>• <b>Year 2 - 50%</b></li> </ul> <b>Lifetime Max - \$1,500</b>
<b>Orthodontia (All Ages)</b>	None	<ul style="list-style-type: none"> <li>• Year 1 - N/A</li> <li>• <b>Year 2+ - 50%</b></li> </ul> <b>Lifetime Max - \$1,500</b>



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# Comparing DVH Select vs. Traditional ManhattanLife DVH

	Traditional DVH	DVH Select
Vision Benefit	<ul style="list-style-type: none"><li>• Year 1 - 60%</li><li>• Year 2 - 70%</li><li>• Year 3+ - 80%</li></ul> Up to Policy Year Maximum Benefit  Waiting Period - 6 Months on eyeglasses and contact lenses	<ul style="list-style-type: none"><li>• Year 1 - 60%</li><li>• Year 2 - 70%</li><li>• Year 3+ - 80%</li></ul> <b>\$200 Maximum per year for eyeglass frames and contact lenses</b>  Waiting Period - 6 Months on eyeglasses and contact lenses
Hearing Benefit	<ul style="list-style-type: none"><li>• Year 1 - 60%</li><li>• Year 2 - 70%</li><li>• Year 3+ - 80%</li></ul> Up to Policy Year Maximum Benefit  Waiting Period - 12 Months on new hearing aids and existing hearing aid repairs	<ul style="list-style-type: none"><li>• <b>\$750 Maximum (Per Ear, Per Year)</b></li></ul>  Waiting Period - 12 Months on new hearing aids and existing hearing aid repairs

# DVH Questions to Ask Prospective Clients

**Ask one of these questions to EVERY person you talk to!**

- Who do you have for dental insurance?
- When was the last time you had your teeth cleaned?
- Are you aware that Medicare offers zero coverage for routine dental, glasses, contacts or hearing aids?
- Did you know that \$1,000 of DVH coverage costs about \$1 per day?



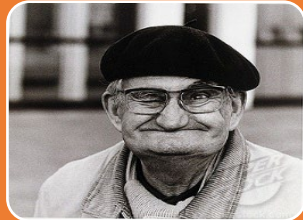
# Common Objections and How to Overcome



I've never seen the value in a DVH plan.



My dentist doesn't take insurance



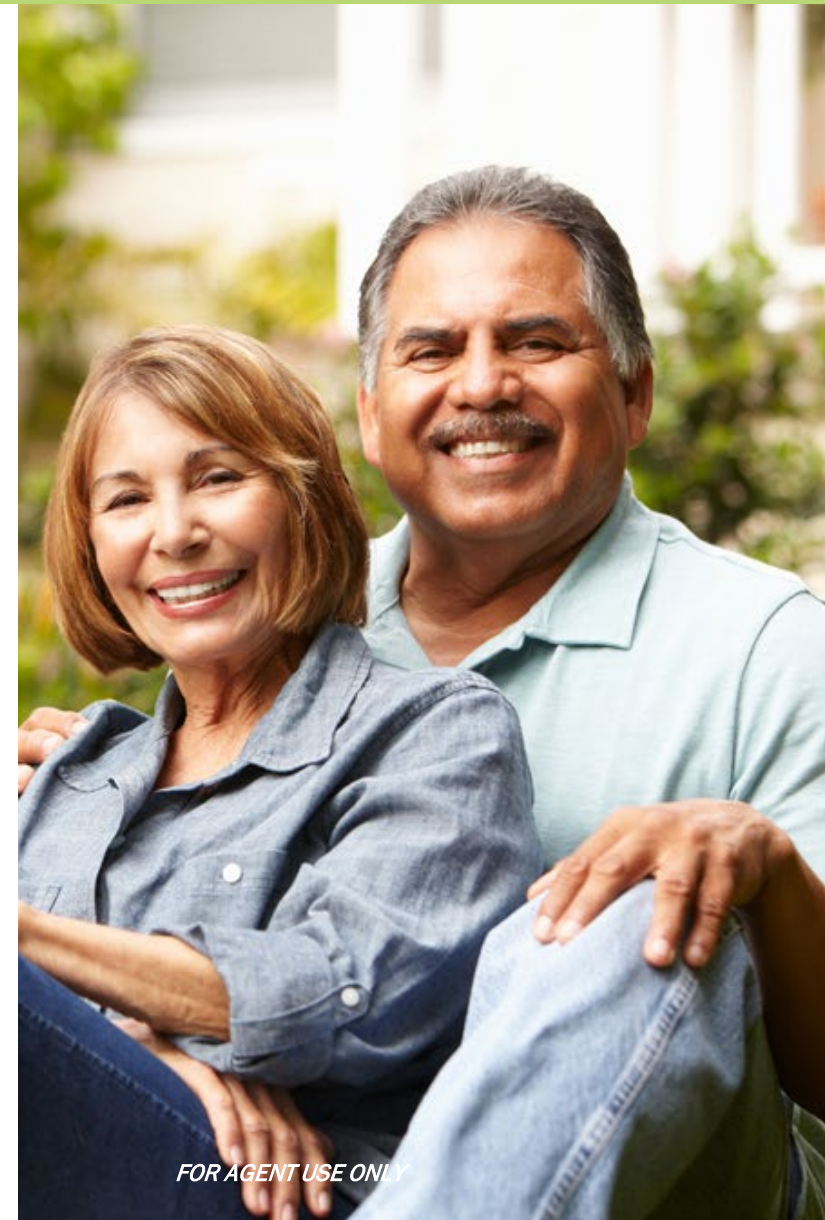
I don't have any teeth



I need coverage for Major Dental Work NOW!

# “Spouse in the House” Sales Tip

- Med Sup agents are already asking about spouses to determine HHD
- ACA plans do not cover adult dental, hearing aids or glasses/contact lenses
- A DVH plan helps “fill the gaps” in an ACA plan just like with Med Sup/MA.
- DVH benefits are the same over/under 65
- Great way to increase income and drop the cost per acquisition (CPA).
- Odds of writing the under 65 spouse/roommate a Med Sup/MA Plan when they turn 65 is much better if you sell them a DVH Plan



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# QUEEN OF THE BUNDLE

GAYLAN HENDRICKS



**FOR TRAININGS &  
SPEAKING ENGAGEMENTS  
EMAIL: GAYLAN@INSMG.COM**

**MOTIVATOR  
AGENCY TRAINER  
KEYNOTE SPEAKER**

## ABOUT GAYLAN

Using 36 years of insurance industry experience, Gaylan Hendricks is helping educate and motivate agents and clients throughout the nation one bundle at a time!

Gaylan is the CEO of Senior Security Benefits and a Managing Partner at Integrity Marketing Group. She has pioneered her way to the top from her company's inception in 2001 to sales of over \$100 million in 2020.

Known for her bright personality, Gaylan brings energy and passion into everything she does. She has held her health and life licenses since 1987 and serves on the advisory councils for several major carriers.

Follow Me



# Gaylan Hendricks

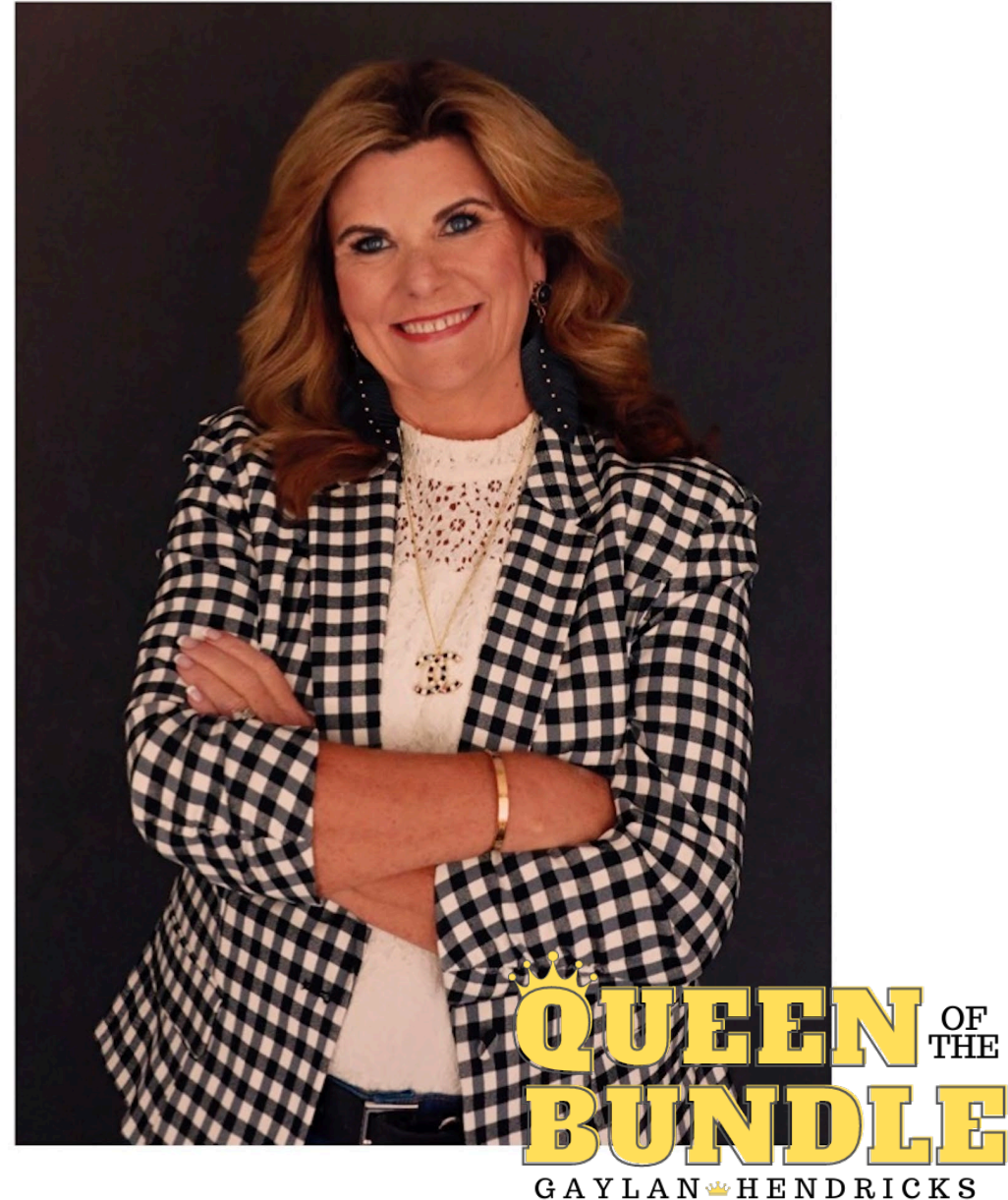
Gaylan is the founder and CEO of Senior Security Benefits, Inc. and Insurance Marketing Group. In the male-dominated health insurance industry, she pioneered her way to the top from her company's inception in 2000 to sales of over \$80 million in 2020.

As she has risen in the industry, Gaylan's philosophy has been to help others rather than compete against them. She shares her knowledge as a speaker at events such as 8% Nation, LeadsCon, Medicare Gurus Mastermind, and Ms. Medicare. Additionally, she launched Queen of the Bundle as her platform for coaching others in the industry individually, through podcasts, and on social media where she has gained 1400 followers. She conducts training in cross-selling insurance products with techniques she coined "30-60-90" and "Spouse in the House."

Known for her bright personality, Gaylan brings energy and passion into everything she does. Gaylan excels in designing scripts for sales lead generation. She has held her health and life insurance license since 1987 and serves on the advisory councils for Manhattan Life Insurance Company, Aetna, and Cigna.

Along with her role as CEO, she believes in giving to the community. She has served as a board member of the American Heart Association for 4 years, serves on the executive council for Ronald McDonald House, and supports Hope Fort Worth, Fundamental Legacy, and Polished Ministries.

Gaylan has a fierce love of family and enjoys spending time with her husband Dan, children, grandchildren, and mini Aussiedoodle Ruby Faith. Whenever she possibly can, Gaylan is on a plane traveling the world and seeing first-hand all that God has created.



**Q&A**



 **QUEEN** OF THE  
**BUNDLE**  
GAYLAN  HENDRICKS

**Thank You!**