



For Agent Use Only



For today's seniors, the benefits of living with a spouse, adult child, or other adult family member or friend can be broad. Everest recognizes this and offers a Household¹ Discount program to help reduce your clients' Medicare² supplement premiums.

The aforementioned individuals may be viewed in many respects as an in-home caregiver, even if not for-hire, as long as they are living with a policyholder. Below are a number of reasons how in-home caregivers can have an impact:

- > An in-home caregiver offers better quality of life for our policyholders with continuity and consistency of care. Staying in their home keeps a policyholder in familiar surroundings, living with those they have always been with including spouses and pets.
- > An in-home caregiver gives familiarity and companionship.
- > In-home caregivers may provide around-the-clock support in certain cases as well as provide the most accurate and suitable care while understanding the needs of the senior.
- > An in-home caregiver reduces risks. Fewer falls, household accidents and medication hazards, such as not taking medication regularly or taking the wrong dosage.
- > An in-home caregiver becomes the eyes and ears and can uncover hidden problems - unsafe hazards in the home or dietary issues.
- > With an in-home caregiver, a policyholder reduces the occurrence of being alone in the house if accidents or emergencies arise.

Help your clients save money on their Medicare supplement premium with Everest Reinsurance Company's 7% Household¹ Discount (HHD)

Everest will utilize the "cohabitation" version³ of the HHD, whereby the applicant will qualify for the HHD if a qualifying adult⁴:

1. Is 40 years of age or older
2. Is a permanent (not temporary) and full-time (not part-time) cohabitant currently residing with the applicant (proof may be required)
3. Is not receiving disability benefits; and
4. The qualifying adult does not need to have an Everest Medicare supplement policy

In states that do not approve the "cohabitation" version, Everest offers a "multi-policy" version³, whereby the applicant can qualify for a discount if the qualifying adult⁴ also purchases a Medicare supplement policy from Everest.

Key points:

- > For new applicants: Everest provides the opportunity for the agent to calculate the applicable premium with the HHD using the quoting tool on our E-Application platform.
- > For existing policyholders: If eligible for the HHD after a qualified adult purchases a new Everest Medicare supplement policy, the 7% HHD will be applied to their next premium payment.
- > Everest automatically applies the discount to qualified Medicare Supplement policyholders.
- > Both policies must be active for the discount to apply.

Make sure you keep Everest Medicare Supplement solutions in your briefcase for all your customers!

¹ "Household" is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility, are not included in the definition of "Household".

² Neither Everest nor its Medicare Supplement insurance policy are connected with or endorsed by the U.S. government or the federal Medicare program.

³ This literature is descriptive only and is not a contract for insurance. The terms are subject to state approval. Refer to your New Business Manual for details. Everest refers to the member insurers of Everest Re Group, Ltd: Everest National Insurance Company, Everest Security Insurance Company, Everest Reinsurance Company and Everest Indemnity Insurance Company c/o Mt. McKinley Managers L.L.C. Not all insurers do business in all jurisdictions.

⁴ A qualifying adult may be required to have a legal relationship with the applicant. Refer to your New Business Manual for details.