

Selling at the Speed of Sound.®

Your guide to connecting with Illinois' 20-somethings

Connect with the 464,000 uninsured 19-29 year olds in Illinois with Sound! These three simple yet comprehensive UniCare Health Insurance Company of the Midwest (UniCare) Individual PPO health insurance plans and quick online application, give you everything you need to sell to this fast-paced Internet generation.

Use this resource guide to learn:

- ▣ **Who** your Sound prospects are
- ▣ **Where** to find them
- ▣ **How** to connect with them
- ▣ **What** to say – FAQs and Sound talk

You'll also find samples of Sound AMAP materials and templates of letters you can send to your prospects to generate more sales leads.

Experience Sound for yourself at soundhealth.com



Who they are. ➔

Sound prospects are 20-somethings who are finishing college, starting a career, or just looking for the direction they want to take. They're active and interested in life, and are trying to balance their idealistic goals with life's challenges. They're healthy and not particularly interested in health insurance. They don't have a clue what an agent is or what you do. However, they want to be seen as independent and having their life together, and getting health insurance is a giant step in that direction. Sound can give them the security they need ... while still maintaining the lifestyle they want.

You can use Sound to appeal to their sense of independence and responsibility by showing them that health insurance is a great decision ... for their lives now and in the future. And Sound's straightforward, conversational style and dynamic visuals speak to them like health insurance never has before.

This is a generation of fast-moving overachievers. They grew up with the Internet, video games, music downloads and cell phones. **They want things fast and easy. That's why with Sound, everything is online – simple, quick, painless. For these 20-somethings, it's all about the experience.**

So why don't they have health insurance?

- They think it costs too muchPlans from \$60-\$114 /mo*
- They think it's complicatedSimplified benefits
- They tend to procrastinate.....Quick online application

The Sound solution.

* For 19-29 year olds rates can be \$60-\$114 per month, depending on the plan they select, where they live, their age and medical history. Rates are subject to change.



Where to find them. ↗

Sound prospects are busy experiencing life, so there are many ways you can reach them, including:

Community and sports events – Sponsor a booth or attend basketball tournaments, breakdancing (it's back!) competitions, skiing/snowboarding events, skateboarding events and bike events

Art and cultural events – Display Sound materials at film screenings, concerts, plays, book discussion groups and poetry readings

Colleges and universities – Ask your local community college or university if you can put your Sound materials on their bulletin boards, in their student unions, bookstores and cafeterias

Local newspapers – Place an ad in newspapers that advertise concerts and other events that 19-29 year olds attend

Sporting goods stores – Place Sound materials in shops that sell surfboards, skateboards, snowboards, skis, bikes and other sporting equipment

Bookstores, coffee houses and restaurants – Display Sound materials at popular local hangouts and community bulletin boards

Hospitals, clinics, doctors' and dentists' offices – Contact local medical facilities to see if they'll allow you to display Sound materials

Chamber of Commerce – Attend meetings or call for more ideas on how you can promote Sound




Talk to your clients and friends who have Sound-age kids – This might be the easiest way to find them!

And of course your prospects place a lot of importance on what their friends (and yes, even their parents) like, so talk about Sound everywhere you go!






How to connect with them.

These 20-somethings want more than just health insurance plans – they want an experience that's painless and positive. Sound gives you everything you need to sell to them, including:

-  Simplified, comprehensive plans with the benefits they're looking for
-  An online application that's quick and easy – it only takes about 15 minutes to apply
-  Automated underwriting (in many cases, decisions are made instantly)

We've designed the Sound experience to fit their lifestyle, not the other way around. And our Sound materials speak to them in their language – so they'll tune in, not out.

This package includes **attention-getting marketing materials** that you can customize with your contact information, including:

-  AMAP templates
-  Sound marketing letter for your **prospects**
-  Sound marketing letter for their **parents**

You can also order sales materials from Supply:

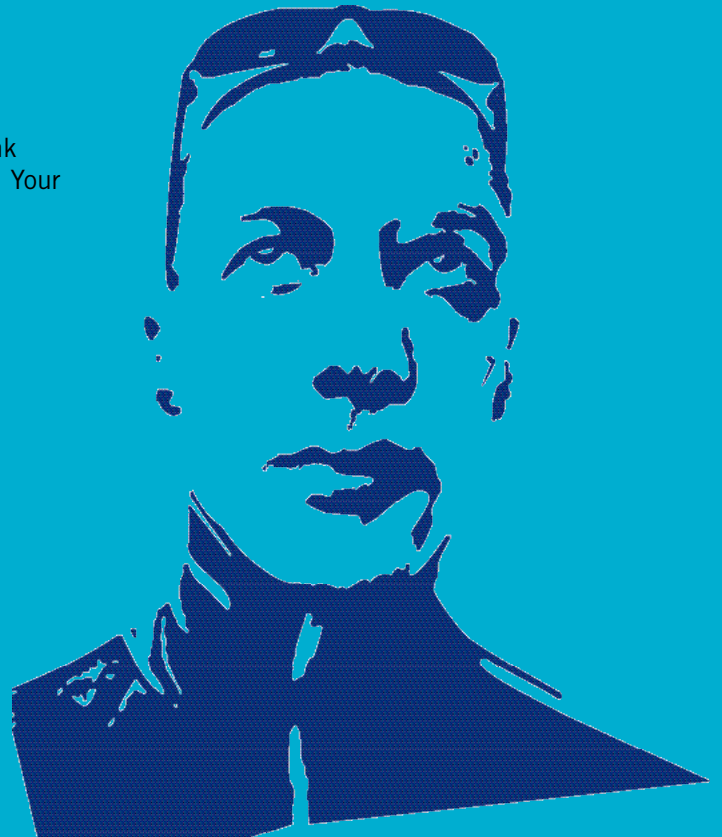
-  **Sound. Get tuned in.** (Sound 4-panel #11638IL)

The Sound marketing and sales materials can also be downloaded – just go to the Agent Web site at unicare.com. Go to **What's New** and click on **Sound Tools for Agents**.

AgentConnect: One Click to Sound

Make sure you have AgentConnect so your prospects can link directly from your Web site to the Sound online application. Your agent-of-record information will be pre-filled so you'll automatically get credit for the sale!

To set up AgentConnect now, go to the Agent Web site at unicare.com. Click on **Agent Sales Technology** and then **AgentConnect**. For assistance, call Agent Support at (888) 285-7795 or contact your Regional Sales Manager.











Say What?

Here's a list of FAQs that your Sound prospects may ask you. Since they know we want them – you can use these answers to convince them that they need us.




Q1: What is different about Sound?

A1: Everything!

-  No paperwork – just a quick and easy online application that only takes about 15 minutes
-  Easy-to-understand health insurance designed for your lifestyle
-  Premium payments that you can actually afford
-  Includes medical, dental, vision and generic prescription drug benefits in one package
-  Instant approval if you qualify
-  There's a customer service team dedicated just for Sound members

Q2: What Sound plans are available?

A2: There are three plans to choose from:

-  The Cruiser PPO plan (\$40 office visit copay/\$1,500 deductible)
-  Curb Jumper PPO plan (\$40 office visit copay/\$3,000 deductible)
-  Gravity Bender PPO plan (\$40 office visit copay/\$5,000 deductible)

Q3: What do Sound plans cover?

A3: Covered benefits include preventive care, office visits, hospitalization, emergency services, dental, vision, generic prescription drugs and more. For specific details regarding what is covered, go to soundhealth.com and check out the plan summaries posted for each plan.

Q4: What is covered when I visit my doctor?

A4: If your doctor is in-network, your office visit copay will cover the cost for in-network, covered professional services related to your office visit. This includes lab work and x-rays that you receive in your doctor's office during the office visit.

Q5: Can I see a specialist?

A5: Yes. If he or she is in the UniCare network. You'll pay the same copay as you would for regular doctor visits.



Q6: Are emergency services covered?

A6: Emergency services are covered. You'll pay the \$150 copay which will include all covered services received in the Emergency Room. This copay will be waived if the Emergency Room visit results in an inpatient admission.

Q7: Am I covered when I'm away from home?

A7: If you need to see a doctor when you are away from home and you are in the United States, you're covered under the UniCare Travel Access program. The toll-free UniCare phone number will be on the back of your Member ID card. If you're traveling outside of the United States, you'll be covered for medical emergencies only.

Q8: What's the deal with generic drugs?

A8: Your plan has benefits for generic prescription drugs. You can still get a brand-name drug, but it'll cost you more. Generic drugs are identical to their brand-name equivalents in active ingredients, dosage form, strength and quality – and they're cheaper.

Q9: Can you explain the dental benefits for me?

A9: When you go to any UniCare PPO dentist, the in-network Sound dental benefits are:

- \$25 annual deductible and \$500 annual maximum benefit

- You'll pay \$0 for cleanings, exams and x-rays. After you pay your \$25 deductible, the Sound plan will cover 80% of the in-network costs for fillings and other minor restorative procedures, up to the annual maximum.

Q10: What are the vision benefits?

A10: Vision services are a covered benefit on all Sound plans. The plan will pay \$50 per year toward the cost of your eyeglasses, contacts or a routine eye exam.

Q11: How do I sign up?

A11: Just go to my Web site or soundhealth.com and click Apply Now. When asked, type in my name and Agent ID number. Be sure you have your Social Security number, previous health insurance information, medical history and prescription drug information handy.

Q12: What if I want to cover my spouse or kids?

A12: Separate Sound applications will need to be completed online for your spouse and each dependent.



How to Talk Sound

Use this glossary to explain insurance terms in a casual tone that Sound prospects can understand and relate to*.

Copay – The amount you pay for a doctor visit or other medical services such as an Emergency Room visit or generic prescription drug.

Deductible – Depending on the Sound plan you choose, your deductible each year will be \$1,500, \$3,000 or \$5,000 – that’s how much you have to pay before UniCare starts paying for certain services outlined in your certificate of coverage. Your monthly premium payments do not count toward your deductible. You also have a separate \$25 deductible for dental benefits. In some cases, like when you go to the doctor’s office, your deductible is waived.

Emergency – The sudden onset of a medical condition with symptoms so severe that not being treated immediately could result in one or more of the following:

- ☐ Placing your health in serious jeopardy
- ☐ Causing serious disfigurement
- ☐ Serious impairment to bodily functions
- ☐ Serious and permanent dysfunction of any organ or any other part of you

In-Network/Out-of-Network – UniCare has negotiated with more than 17,000 PPO doctors and over 230 hospitals to provide you with quality care and services at a much lower, in-network cost to you. Services from providers who have not contracted with UniCare will cost you more because they charge out-of-network rates. In other words, staying in-network saves you money.

Mail Order Service – If you take a prescription medication regularly, you can save a lot of time by getting it through the mail. No more waiting in line at the pharmacy every month. Just check out PrecisionRX at precisionrx.com for more information or call them at (866) 274-6826.

Office Visit – Routine physical exams, preventive care and covered professional services, lab work, X-ray, etc. that you receive in your doctor’s office during your office visit.

Other Professional Services – X-rays, blood tests, anesthesia, etc.

Out-of-Pocket Maximum (OOP) – Your annual OOP in-network is the most you’ll have to pay for in-network covered services within a calendar year, then UniCare pays the rest. This amount varies depending on the plan you choose (\$1,500, \$3,000 or \$5,000). Basically, meet your deductible – and you’ve reached your in-network OOP. If you go out-of-network, your annual OOP is \$15,000 plus deductibles.

Participating Pharmacy – To pay the lowest possible costs for your prescriptions you should have them filled at a participating pharmacy. In addition to all those doctors and hospitals, UniCare has a network of over 2,400 participating pharmacies in Illinois and access to over 63,000 nationwide.

Certificate of Coverage – A booklet with detailed information about your plan benefits that will be mailed to you after you enroll in a Sound plan.

Premium – The payments you pay each month for Sound coverage.

PPO – PPO stands for “Preferred Provider Organization.” The UniCare PPO network is made up of more than 17,000 doctors and over 230 hospitals that they’ve negotiated with to provide you with services at a much lower cost to you.

* Refer to the Certificate of Coverage for a complete list of definitions, benefits, exclusions and limitations, and preservice and utilization review.

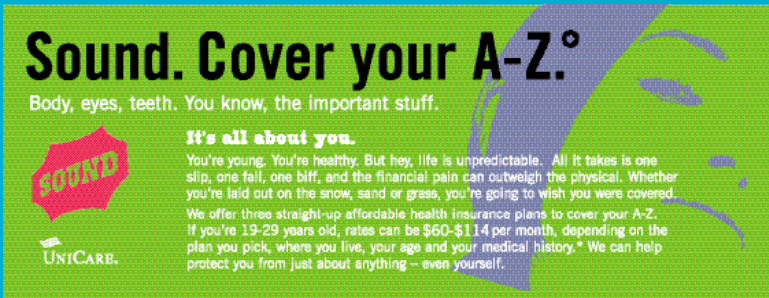
Cover your sales A-Z
with these targeted
AMAP ads and
template letters to
send to your Sound
prospects!



Check out the three AMAP pieces that you can start using to create your own dynamic Sound marketing materials:



direct mailer



stuffer/insert

Just visit our Agent Web site at unicare.com. Click on the AMAP banner to view these samples and you'll be on your way.

To help you contact your Sound prospects and/or their parents, we have also created template letters for you to customize. The templates are on the next two pages and can also be found under the **What's New** section of our Agent Web site. Click on **Sound Tools for Agents**.



newspaper ad

Send this letter to your Sound prospects.

lift ticket	\$59
beer at lodge	\$7
you go north, your knee goes south	\$28,863
knowing you have Sound	sweet

It's time to cover your A-Z, and Sound is ready to do it.

Dear <name of prospect>:

Have you heard about Sound, the health insurance for gravity benders, curb jumpers and cruisers? These three Individual PPO plans are simple and straight-up – giving you the benefits you need without making you pay for things you don't want.

A Sound plan covers you for things like the common cold to the more dramatic encounters (like, dare we say, knee surgery). And the application is quick and easy – it's all online and only takes about 15 minutes.

Sound plans are offered by UniCare Health Insurance Company of the Midwest. UniCare is a WellPoint company. WellPoint, Inc. is the largest health benefits company in the nation. You'll have access to a large network of doctors and hospitals – and lots of other perks.

Sound plans include immediate coverage for:

- Doctor visits – you pay just \$40 to see a doctor
- Generic prescription drugs – your copay is only \$10
- Emergency room care
- Dental appointments
- Eye exams, glasses or contacts

We've made the rates painless, too. If you're 19-29 years old, rates can be just \$60-\$114 per month, depending on the plan you pick, where you live, your age and your medical history.*

Just call me for more information and free advice. I'll be glad to answer any questions you may have. You can also check out <insert your Agent Web site address if applicable or insert soundheath.com> for more details on the plans and a quick online application. It'll either automatically fill in my name and agent ID number, or it'll ask you to type them in. Chances are, you'll know right away if you're approved, and your cool member ID card and other stuff will come in the mail soon.

Now go have fun. Sound has you covered.

<agent name>
Authorized Independent Agent
<agent ID number/Illinois Insurance License #>
<agent Web site>

*Rates are subject to change.

Send this letter to the parents of your Sound prospects.

Sound health plans are targeted to 19-29 year olds who are independent, active, and fearless ... Sound like someone you know?

Dear <parent of prospect>:

Do you have a son or daughter who doesn't have health insurance? I'm pleased to tell you that UniCare Health Insurance Company of the Midwest, an affiliate of WellPoint, Inc., now offers health coverage designed just for adventurous 20-somethings. Take one look at Sound and you'll see that it's (no offense) not their parents' health insurance.

Sound offers a choice of three simple Individual PPO plans. The application is quick and easy – it's all online and only takes about 15 minutes. In most cases, applicants will receive an immediate decision. And the prices are painless. For 19-29 year olds, rates can be just \$60-\$114 per month, depending on the plan they pick, where they live, their age and their medical history.* That's not much to pay for some peace of mind – theirs and yours.

A Sound plan provides coverage for things like the common cold to the more dramatic encounters (like, dare we say, knee surgery).

Sound plans include immediate coverage for:

- Doctor visits – Sound members pay just \$40 to see a doctor
- Generic prescription drugs – only a \$10 copay
- Emergency room care
- Dental appointments
- Eye exams, glasses or contacts

Sound plans are offered by UniCare Health Insurance Company of the Midwest. UniCare is a WellPoint company. WellPoint, Inc., is the largest health benefits company in the nation. Sound members have access to a large PPO network that includes over 17,000 doctors and more than 230 hospitals. Sound members also get access to lots of other services to help them stay healthy, and there's even a special Customer Service number just for them.

If you want to experience Sound firsthand, go to <insert your Agent Web site address if applicable or insert soundhealth.com> – or tell that adventurous, independent 20-something in your life to check it out!

When your son or daughter applies online, the application will prompt him or her to type in my name and ID number. Please feel free to call me with any questions you may have about Sound!

<agent name>
Authorized Independent Agent
<agent ID number/Illinois Insurance License #>
<agent Web site>

*Rates are subject to change.

Sound.®

Sell the plans. Sell the experience.



www.soundhealth.com

www.unicare.com

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