

Aetna Medicare Retail Program

HOW TO: RETAIL BASICS

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Agenda



Why Retail?

Retail Partners

Retail Process Before Your First Event

Think Agent

Activation

Retail Process After You Have Approved
Events

Tips for Working Retail Events

Retail Q&A

Why Participate?

YEAR-ROUND LEADS!

Opportunity to work together in building a “**Prospect Pipeline**” to increase sales year-round.



Shopper Traffic

Access to high-traffic retail locations that can drive leads and sales to grow your BOB



Low Cost

Cost-efficient retail bundles that are competitively priced and drive a consistent look and feel across events



Competitive Program

Program requirements that are more relaxed than the industry norms (Walmart)



Simple Tools

Use ThinkAgent to verify and track schedules and manage leads



Helpful Training

Our training resources and tips help prepare and master retail

Retail Partners

There may be an opportunity to work at other locations that are not listed below! Just ask your Broker Manager how!





Retail Process Before your First Event

WHAT DOES AN AGENT NEED TO DO?

Before your first Retail Event?



Work with your Broker Manager to schedule events

Order the applicable retail activation kit and collateral from MMS

Register for ThinkAgent—your BM can share a quick video tutorial on how to!

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Think Agent™

LOGIN

START YOUR REGISTRATION NOW!

Think Agent Top Features

- ✓ 100 % Secured Enterprise Virtual tool for Sales agent
- ✓ Unified Agent Activity Management Solution.
- ✓ Virtual Repository to Support agent.
- ✓ Scheduling of event made easy.
- ✓ Tracking and Reporting on-the go.
- ✓ Zero Paper - 100 % virtual
- ✓ With more exciting and user-friendly features added every release to provide One-Stop virtual solution to our sales agent.

What is ThinkAgent?

It's a mobile office in your pocket (website or app) that can show you your retail event schedule, house your event LOAs, verify your events and track leads along with all the great functions listed below!

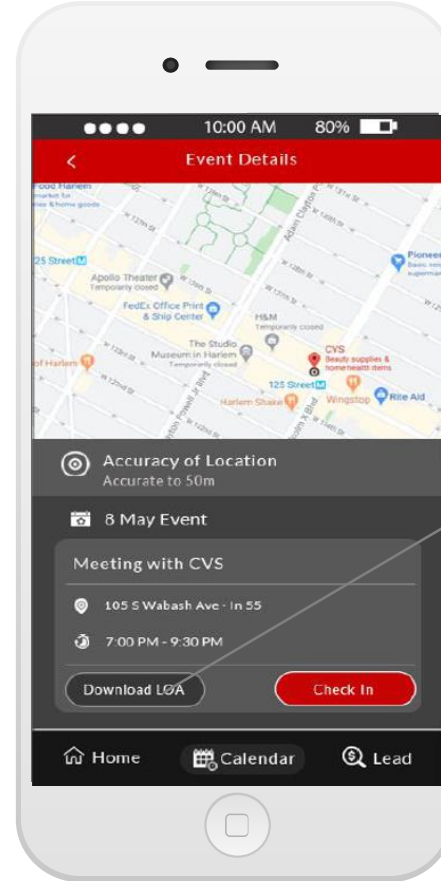
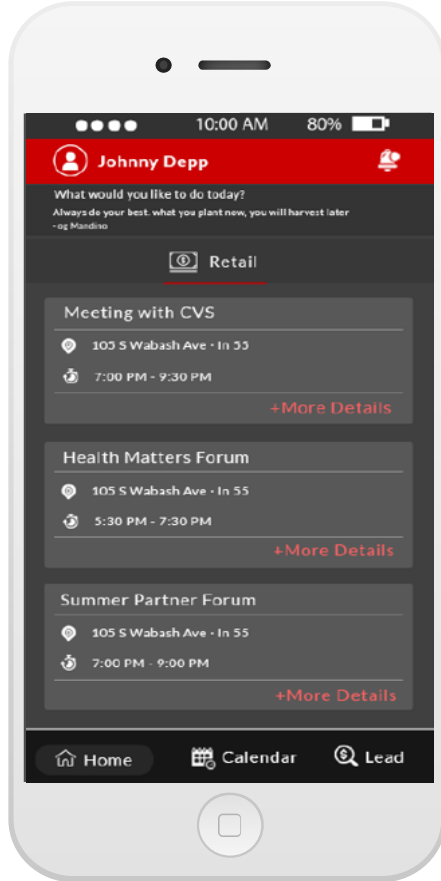
Notification Engine
Gives you updates, inspiration, and tips!



See Your Events in Advance



Personalized User Experience



Google Map Integrated

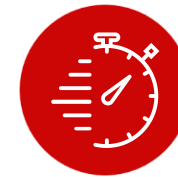
Agents can get directions to their event.



Download Your LOA



Quick Navigation



Additional Functions

Dashboard: Agents will have dashboard of their retail program, including number of leads, unreported events, etc. This could drive greater agent accountability and program adherence.

Ask your BM for the link to the Think Agent training!



Activating Retail



Retail Activation for All Retailers

\$199

price on
MMS + S&H



Activation details:

Accessible on Medicare Marketing Studio under the *Retail Program Packages* category (you can find it on the left menu)

This solution is suitable for **any retailer**. You can use this in other non-retail settings too. Pair this with Aetna collateral or even local Provider collateral (banners and flyers)!

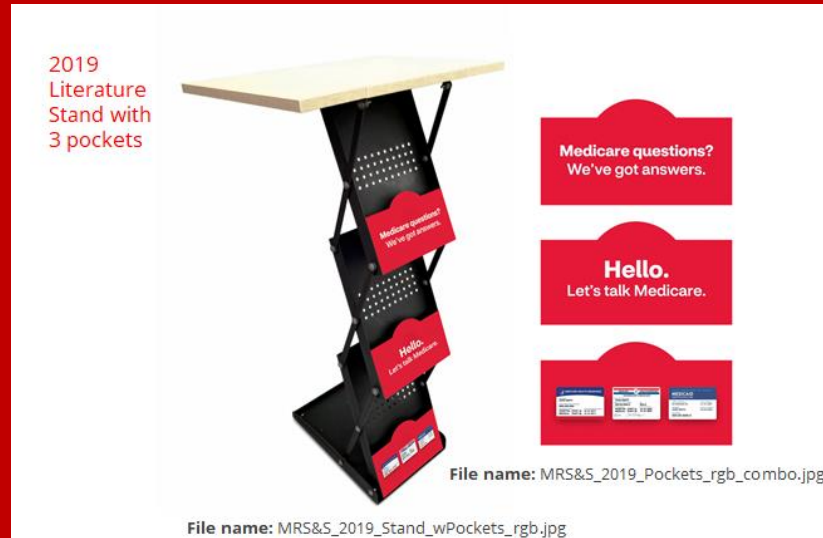
Minimum look and feel needed to activate stores

* Per package

Retail Activation: Further Details

Have an older tri-literature stand?

You can use it this year and just refresh the magnets



3 Refresh magnets for the 2019 Literature Counter (\$12.36)



7-day Pill Dispensers (\$25.00 for 100 ct)



Tablecloth: (\$82.40)



Banner with stands (\$154.50)
–Hispanic POP solutions



2" Sales Agent Button (\$0.48)

Pack Your Kit

Recommended specialty content for retail events are available à la carte* in the *Retail Program Package* category on MMS

Kit Collateral:

- “What is the ‘Donut Hole’?”
- “What is the ‘Donut Hole’?” (Spanish)
- “Medicare vs. Medicaid”
- “Medicare vs. Medicaid” (Spanish)
- “Day in the Life”
- “Day in the Life” (Spanish)
- “Medicare Road Map”
- “Medicare Road Map” (Spanish)
- “ABCD’s of Medicare”
- “Finding Financial Assistance with Medicare”
- “Medicare Enrollment what to Expect”
- “How to Save on Medicare Costs”
- “Prescription Coverage Understanding Medicare Part D”
- “Understanding Medicare and all its Parts”
- “Choosing the Right Medicare Plan”

Medicare and all its advantages
AetnaMedicare.com

The Medicare quick guide

Sometimes it's easier to get the benefits of other parts idea behind Medicare Adv

Medicare offers you different coverage options. Knowing a few basics can help make it easier to choose the one that's right for you.

What is Medicare Advantage?
Medicare Advantage = Medicare include coverage for everything

- Dental coverage
- Vision coverage
- Hearing

Part A Hospital Insurance

- Covers inpatient care in hospitals, rehabilitation facilities, skilled nursing facilities and home health care.
- Most people won't pay a premium for Part A.

Together, Parts A and B cover your medical needs.

Part C Medicare Advantage Plan

- Covers Medicare Parts A, B, and D, plus it may offer extra benefits.
- You may pay a monthly premium, and you continue to pay for Part B.
- Caps your out-of-pocket costs for the year.
- May require you to see a primary care doctor or specialists.

Parts C and D offer you extra benefits.

What is the “donut hole”?

The “donut hole” refers to a gap in coverage, during which you may have to pay more for your prescription drugs. Some members may have supplemental coverage to help lower prescription drug costs. Here's a look at how the “donut hole” works.*

Once you and your drug plan spend \$4,020, you enter the “donut hole” or coverage gap.

How to save on Medicare costs

AetnaMedicare.com **aetna** medicare solutions

What are the biggest factors affecting the cost of Medicare coverage?

The type of coverage and the plan you choose are the biggest factors that will affect the cost of your Medicare coverage. If you don't have group coverage through an employer or union, you should sign up for Parts A and B, as well as a Part D plan, as soon as you are eligible. Signing up late for Part B or Part D may result in paying a penalty.

- Part A Hospital insurance
- Part B Medical insurance
- Part D Prescription drug coverage
- Part C Medicare Advantage

Can I afford Medicare coverage on my income?

Yes. There are several different financial assistance programs available to people who qualify based on income and asset requirements. These programs are designed to help people pay for premiums, deductibles, copayments, coinsurance and even prescription drugs.

Medicare Savings Programs	Medicaid	Extra Help
Premiums, deductibles, copayments, coinsurance — for Part A and Part B	Home care, nursing home care, some prescription drugs — for low-income, low-asset individuals	Premiums, deductibles, copayments — for Part D

*All dollar amounts reflect 2022.



Retail Process After You Have Approved Retail Events

WHAT DOES AN AGENT NEED TO DO?

After you have Approved Retail Events?



Visit the store two days prior to your event to meet the store manager and determine where you are setting up your table for the event

Arrive at your event 30 mins prior to start time to set up and show your LOA to store staff.

Check into the event on Think Agent by clicking "Check In" (Think Agent will tell an agent if they are checked in via prompt and the "checked in" function being grayed out)!

Smile and greet shoppers and tell them you're there to help answer questions. Then try to obtain PTCs/SOAs—Record # of leads on Think Agent

Once the event is over, break down the activation kit and take it with you.

Record any other leads on Think Agent and then Think Agent will automatically check you out thereby verifying your event!

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A photograph of two women sitting at a white table in a bright office environment. The woman on the left has short dark hair and is wearing a white cardigan over a grey top. The woman on the right has her hair in a bun and is wearing a dark leather jacket. They are both looking down at a tablet computer held by the woman on the right. The background features a large window with a grid pattern, through which a blurred cityscape is visible. A red semi-transparent banner is overlaid across the middle of the image, containing the text 'Tips for Working Retail Events' in white. Below the text is a small white horizontal line.

Tips for Working Retail Events

Retail Rules of the Road



All events must be approved by the retailer

Agents must be ready to sell (certified, contracted, licensed in the applicable state, appointed by Aetna)

Advertising? All events must be reported to Aetna 10 calendar days prior to advertising or prior to the event's scheduled date, whichever is earlier

What Never To Do!

- ⊘ **Never set up next to the pharmacy counter or MinuteClinic waiting area.**
Should be 15 ft+ from these areas. Typically, folks set up near the front of the store
- ⊘ **Never go behind a cash register.** However, treat each cashier as your best friend because they will often be your best referral source, especially when you are not in the store
- ⊘ **Never go into areas marked "Employees Only"**
- ⊘ **Never get angry with store employees or shoppers.**
Everyone you meet can be a lead source so plant seeds daily, joyfully, and consistently

In-Store Activities:

Shopper Interactions



Deliver the opening statement, break the ice with a compliment, ask questions, and offer a plan review over coffee

The Opening Statement:

"On your way out, pick up a complimentary giveaway and we're answering Medicare questions today. No cost or obligation."

Compliment shoppers:

Break the ice with compliments (purse, hair, shoes, watch, the weather, etc.)

Ask questions:

Ask varied questions of shoppers (**Medicare Age or not**)

Storytelling:

Emphasize the things you do and the problems you solve by telling quick stories (when they approach)

Policy review:

Explain to people who stop by that you simply review people's policies to make sure they have the best plan **EVEN IF NO CHANGES CAN BE MADE AT THAT TIME**

Say this to everyone! Even if you are talking to someone, excuse yourself, greet the new shopper, then resume the existing conversation

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Medicare age:

"Now you're not on Medicare but maybe your friends who are would have some questions."

This gets a chuckle and may spark a conversation!

Not Medicare age:

"You probably get to help your parents, grandparents, and relatives navigate these crazy Medicare waters, right? It's not easy and I admire you, as this can be confusing, right?"

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This gives the agent the opportunity to begin building trust, possibly offer other products they sell, and get additional referrals.

In-Store Activities:

Shopper Interactions



Invite to neutral location (coffee):

If hesitant on home visit



Retail event reminders:

"I'm often here and will be on Wednesday!"



Speak up:

Speak 30% louder than normal so others can overhear



Retail Event Management

Retail Event Management

Answers start with your Broker Managers!

What if I need to cancel my event and it's less than 48 hours from the scheduled start time of the event?

Tell your Broker Manager immediately, then let the Store Manager know! NOTE: You may still need to attend for the first 30 mins of that event to let shoppers know.

What if I need to change anything else on my event or if I have any Retail questions?

Ask your Broker Manager and we will work to get you answers as soon as possible!

What if I have Think Agent questions or needs?

Email the Think Agent support email and a team will help answer your questions!

Support@thinkagent.com

It's important to keep these timeframes in mind when cancelling an event in Think Agent

- When cancelling an event in Think Agent, **your event needs to be 4 days out** from the current date. If the option to cancel is not showing, you have missed your window to cancel in Think Agent.
 - However, you can still contact your Broker Manager who is able to cancel the event for you.
- If the event falls within the 48-hour timeframe, and you still need to cancel, contact your BM.
- **Remember**, Retail Events follow the same guidelines as CMS informal seminar. Someone must be present for the first 30 minutes of the event

| Thank
You!

