



Agent Money Opportunity

Ever wondered how you as an agent could get your hands on referrals for health insurance from banks?

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Insurance Agency Inc



What is an HSA?

- A Health Savings Account, or HSA differs from a conventional health plan because it is composed of two pieces: a traditional health insurance coverage with a very high deductible, and a savings account that is usually held in a bank. These savings are tax-free until the funds are withdrawn.
- A Health Savings Account (HSA) is a smart alternative to conventional coverage. Available to any individual, family, or employer group with a qualified high deductible health insurance plan, an HSA provides significant tax benefits.



Who is Eligible for an HSA?

- Any individual that:
 - Is covered by a High Deductible Health Plan
 - Is not covered by other health insurance
 - Is not enrolled in Medicare
 - Can't be claimed as a dependent on someone else's tax return
- No income limits on who may contribute to an HSA
- No requirement of having earned income to contribute to an HSA



Other information:

- No “use it or lose it” rules like Flexible Spending Arrangements
 - All amounts in the HSAs are fully vested
 - Unspent balances in accounts remain in the account until spent
 - Encourages account holders to spend their funds more wisely on their medical care
 - Encourages account holders to shop around for the best value for their health dollars
- Accounts can grow through investment earnings, just like an IRA
 - Same investment options and limitations as IRAs



Why Market to Banks?

- Banks have hundreds of account holders – possibly looking to reduce their health insurance premiums!
- Account holders trust their banks and therefore trust the people referred to the account holders – the agent
- Qualified Leads that have the cash flow to purchase insurance!



Why Market to Banks?

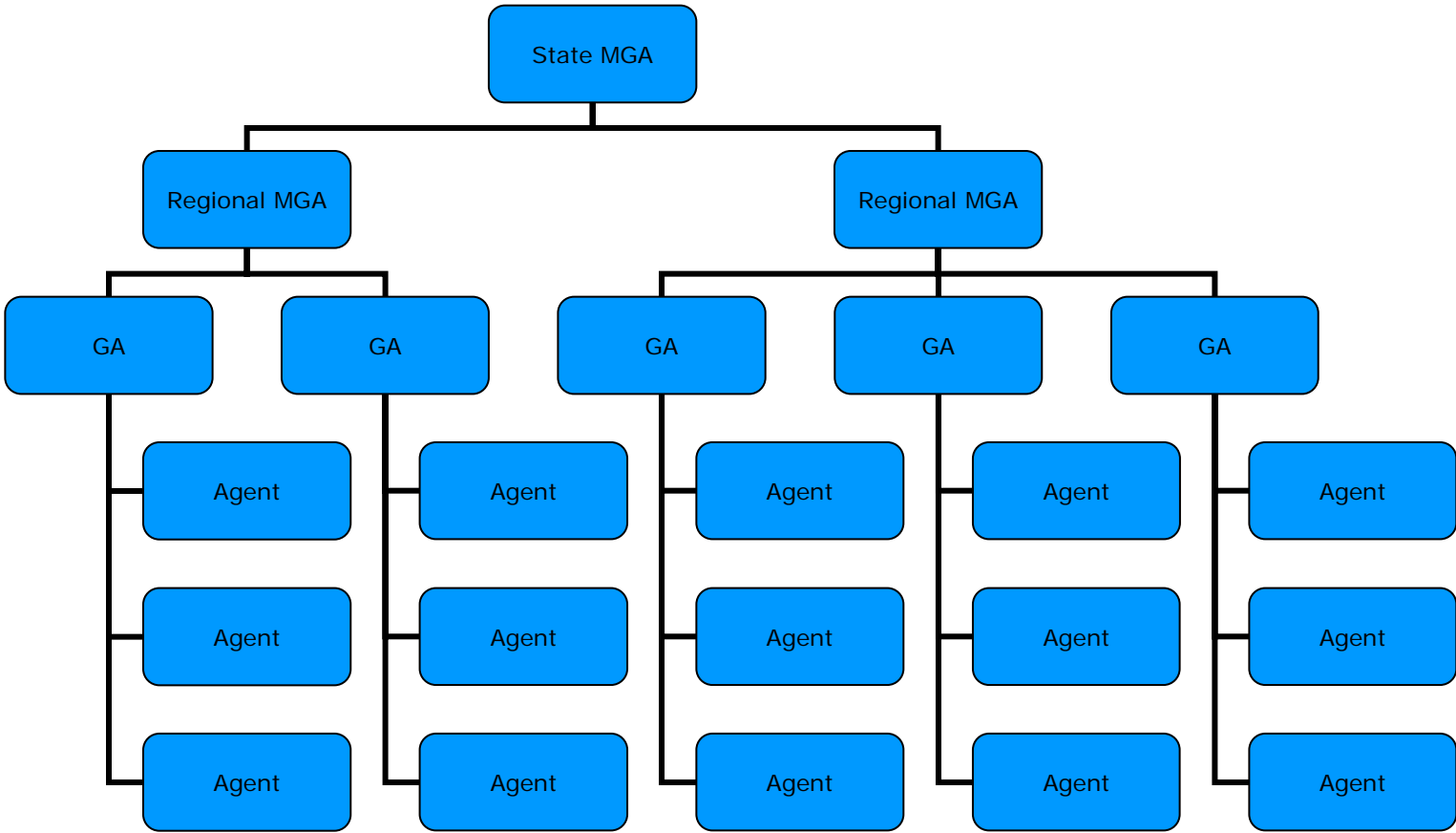
- Health Savings Accounts (HSAs) provide banks with a unique opportunity to offer some of their traditional products and services to a new customer base.
- Banks are uniquely qualified to offer HSAs because they are the primary provider of the products and services needed to establish this new product for their wholesale and retail customers.
- Each bank can design a unique HSA to meet its particular objectives and capabilities, according to William Ries and Michelle Kopnski, authors of the Investment Management and Fiduciary Services Insight – “What Banks Need to Know About Establishing Health Savings Accounts”.



How the Process Works

- Sign up with Best Value Insurance Agency Inc. – get integrated into the lead program and contract with carriers to sell
- Come to the seminars to learn how to make you a better producer
- Then Best Value places you in the best position to maximize your cash flow

The Positions



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Duties of Each Level

Agent

- Set Appointments
- Sell the HDHP that is HSA Qualified
- Follow up with policy holder – HSA account goes with bank who referred client
- Get referrals

GA

- Help in the training process with agents
- Recruit Agents to sell clients from banks
- Help agents with daily activities



Duties of Each Level

Regional MGA

- Recruitment of agents and GA for the bank program
- Help train the Agents and GA's
- Help GA with Daily activities

State MGA

- Actively recruit new banks to program
- Keep track of Production
- Set up Meetings when Best Value is in town
- Work with Regional MGA



Benefits to You

- Turn Key system already in place to market to and with banks
- Change what would be competition into a mutually beneficial relationship
- Help customers find a way to combat rising health insurance costs and find a plan to fit their needs



Why Choose Best Value Insurance Agency, Inc.?

- Best Value focuses on researching the most up to date trends in the industry to keep our clients and agents with the best possible options available. We have a proven sales system and offer back office support, high level contracts, and the top carriers in the state.



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