



Global



Medicare Marketing

At GLOBAL MEDICARE MARKETING, we pledge to provide distinctive quality and unparalleled customer service as we strive to gain the respect and trust of our clients, and partners.

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Dear Associate,

Welcome to GLOBAL MEDICARE MARKETING!

We are excited to have you as part of our progressive team. You were contracted because we believe you can contribute to the overall achievement of our goals and to the bottom line of success, and share our commitment to our mission statement.

GLOBAL MEDICARE MARKETING is committed to distinctive quality and unparalleled customer service in all aspects of our business. As part of the team, you will discover that the pursuit of excellence is truly a rewarding aspect of your future with GLOBAL MEDICARE MARKETING. As a team member, you must "own" the results of your productivity. This Associate handbook contains the key policies, goals, benefits, and expectations of GLOBAL MEDICARE MARKETING; and other information you will need as part of our team.

The success of GLOBAL MEDICARE MARKETING is determined by our success in operating as a unified team. We have to earn the trust and respect of our customers every day in order that the customer makes the decision to choose our services. We sell service and service is provided by people. There are no magic formulas.

Our success is guaranteed by creative, productive Associates who are empowered to make suggestions while thinking "outside the box." Your responsibility, every job, is essential to fulfilling our mission to "provide distinctive quality and unparalleled customer service" everyday to more people who "trust and respect" us. The primary goal at GLOBAL MEDICARE MARKETING, and yours, is to live our mission statement and continue to be an industry leader. We achieve this through dedication, loyalty hard work and commitment from every Associate. It is the desire of Global Medicare Marketing's management, from top to bottom, to have every Associate succeed in their endeavors, and assist in achieving our goals. You should use this handbook as a ready reference as you challenge your self to secure a better future for your family with GLOBAL MEDICARE MARKETING. Additionally, this handbook should assure good management and fair treatment of all Associates. At GLOBAL MEDICARE MARKETING, we strive to recognize the contributions of all Associates.

Welcome aboard. We look forward to your contribution.

Sincerely,
Lamont French
President

GLOBAL MEDICARE MARKETING

ASSOCIATES HANDBOOK ACKNOWLEDGEMENT

This associate handbook has been prepared for your information and understanding of the policies, philosophies and practices and benefits of GLOBAL MEDICARE MARKETING. PLEASE READ IT CAREFULLY. Upon completion of your review of this handbook, please sign the statement below, and return to your personnel representative by the due date. A reproduction of this acknowledgment appears at the back of this booklet for your records. I, _____, have received and read a copy of the GLOBAL MEDICARE MARKETING. GLOBAL MEDICARE MARKETING Associate Handbook which outlines the goals. Policies, benefits and expectations of The Company, as well as my responsibilities as an Associate.

I have familiarized myself, at least generally, with the contents of this handbook. By my signature below, I acknowledge, understand, accept and agree to comply with the information contained in Associate Handbook provided to me by The Company. I understand this handbook is not intended to cover every situation which may arise during my employment, but is simply a general guide to the goals, policies, and practices. Benefits and expectations of The Company.

I understand that The Company Associate Handbook is not a contract of employment and should not be deemed as such, and that I am an Associate at will.

(Associate Signature)

Print Name

Address Phone Email

Please return by: _____
(put date here)

Associate Goal Planning

Failure is Not an Option, Let's Plan for Success!

Current Stage

Next Stage

55 per month

Current Production

Required Production

Associate Goal

Manager Goal for Associate

Reality Questions

WHAT MY TARGET MONTHLY/YEARLY INCOME \$ _____

What Am I Willing To Sacrifice?

What Is My Deadline to Achieve This Goal?

Doing the Math

 1 Sale(s) per day times contract rate \$ _____ X _____ day(s) = \$ _____

MIN OF 15 APP REQUIRED PER WEEK

_____ Sale(s) per day times contract rate \$ _____ X _____ day(s) = \$ _____

HOW MUCH YOU WANT TO MAKE PER WEEK/MONTH

Commitment to Success

_____ Hours per Day

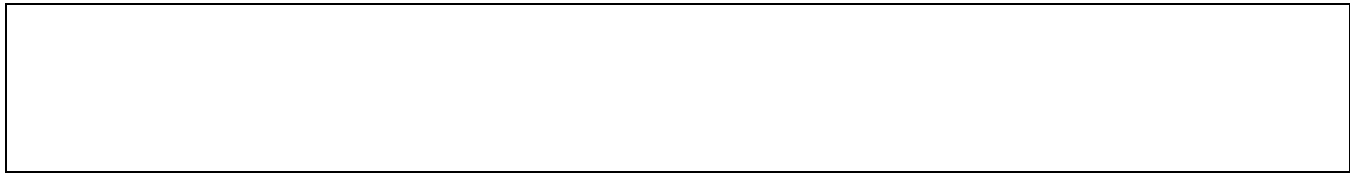
_____ Days per Week

Associate Signature

Date

Manager Signature

Date



Our History

GLOBAL MEDICARE MARKETING started in 1998 in response to the overworked middle class families and seniors who had more obligations than time. We ease the burden of our clients by performing our professional duties which allow them time for leisure and family and for the real important things in their lives. In 2000, we streamlined and magnified our customer service goals in order to ensure that each client and customer's unique needs were met. Our headquarters are located in Bessemer, Alabama and includes senior management, marketing, finance and human resources. Outlying offices house service representatives to serve customers locally.

GLOBAL MEDICARE MARKETING Associates, partners in our success, vigorously uphold our mission statement for every assignment. Our customers and partners have responded tremendously and their support of our commitment has enabled GLOBAL MEDICARE MARKETING to extend our operation nationwide and across the state of Alabama. With the entire staff of GLOBAL MEDICARE MARKETING sharing our vision of distinctive quality and unparalleled customer service, we are headed for greater success.





Our goal at GLOBAL MEDICARE MARKETING is simple -- extraordinary customer service as we provide our customer's needs in the insurance service industry. We accomplish this by taking over the tasks which interfere with an enjoyable, leisurely lifestyle; and by partnering with organizations that have the finest reputations for quality.

Our goals are accomplished by a commitment from every Associate.

Our values and beliefs require that we:

- Treat each Associate with respect and give them an opportunity for input on how to continually improve our service goals.
 - Treat each Associate fairly and with mutual respect. The Company does not tolerate discrimination of any kind and encourages all and supervisors to involve Associates in problem solving and the creativity process. When problems arise, the facts should be analyzed to determine ways to avoid similar problems in the future.
 - Provide the most effective and efficient corrective action, to resolve customer service issues, to ensure our customers satisfaction and that the problem not be repeated in the future. In this way, we will maintain our leadership position in the industry.
 - Foster an open door policy which encourages interaction, discussions and ideas to improve the work environment, thus increase our productivity.
 - Deliver competitive, impeccable service to our customers and, where required, partner our customers with companies who share our mission vision.
 - Make "Do It Right The First Time" our commitment as a team and our only way of doing business. This commitment will assure continued growth and prosperity.
-

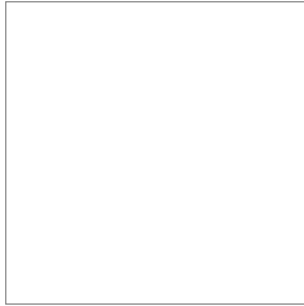


Equal Opportunity

GLOBAL MEDICARE MARKETING is an Equal Opportunity Employer. This means that we will extend equal opportunity to all individuals without regard for race, religion, color, sex, national origin, age, disability, handicaps or veterans status. This policy affirms Global Medicare Marketing's commitment to the principles of fair employment and the elimination of all vestiges of discriminatory practices that might exist. We encourage all Associates to take advantage of opportunities for promotion as they occur.

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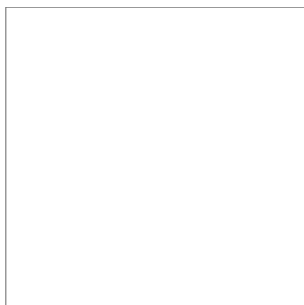
PERSONAL INFORMATION



**GLOBAL MEDICARE MARKETING
ASSOCIATE HANDBOOK**

Personnel Records

It is important that the associates/personnel records of GLOBAL MEDICARE MARKETING be accurate at all times. In order to avoid issues or having W2's/1099 returned, GLOBAL MEDICARE MARKETING expects that Associates will promptly notify appropriate personnel representative of any change in name, home address, telephone number, marital status, number of dependents, or any other pertinent information which may change.



**GLOBAL MEDICARE MARKETING
ASSOCIATE HANDBOOK**

Attendance

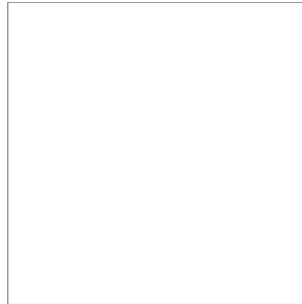
Associates are expected to arrive at work and or schedule appointment before they are scheduled to start and be at their work/client location engaged in GLOBAL MEDICARE MARKETING business by the scheduled start time. All time off must be requested in advance at least 48 hours and submitted in writing, as outlined in the appropriate. GLOBAL MEDICARE MARKETING views attendance and tardiness as one of the most important facets of your performance review for contract increase. Excessive tardiness and appointment no show, will result in disciplinary action, up to and including termination of contract.



Confidentiality

GLOBAL MEDICARE MARKETING requires all Associates to sign a confidentiality agreement as a condition of employment/contracted, due to the possibility of being privy to information which is confidential and/or intended for the company use only. All Associates are required to maintain such information in strict confidence. This policy benefits you, as an Associate, by protecting the interests of The Company in the safeguard of confidential, unique and valuable information from competitors or others.

Should an occasion arise in which you are unsure of your obligations under this policy, it is your responsibility to consult with your manager. Failure to comply with this policy could result in disciplinary action, up to and including termination.



GLOBAL MEDICARE MARKETING ASSOCIATE HANDBOOK

Dress Code

As an Associate of GLOBAL MEDICARE MARKETING, we expect you to present a clean and professional appearance when you represent us. Management, sales personnel and those Associates who come in contact with

our public, are expected to dress in accepted corporate tradition. A specific list of suggested do's and definite don'ts, including a specific definition of business casual, is available from your personnel representative and will be posted in each work area.

It is just as essential that you act in a professional manner and extend the highest courtesy to other associates, visitors, customers and partners.

A cheerful and positive attitude is essential to our commitment to extraordinary customer service and impeccable quality.

Anti-Substance Abuse

GLOBAL MEDICARE MARKETING takes seriously the problem of drug and alcohol abuse, and is committed to provide a substance abuse free work place for its Associates. This policy applies to all Associates of GLOBAL MEDICARE MARKETING, without exception..

No Associate is allowed to consume, possess, sell or purchase any alcoholic beverage on any property owned by or leased on behalf of GLOBAL MEDICARE MARKETING, or while on client site. GLOBAL MEDICARE MARKETING. No Associate may use, possess, sell, transfer or purchase any drug or other controlled substance which may alter an individuals- duel's mental or physical capacity. The exceptions are aspirin or ibuprofen based products and legal drugs which have been prescribed to that Associate, which are being used in the manner prescribed.

GLOBAL MEDICARE MARKETING will not tolerate Associates who report for duty while impaired by use of alcoholic beverages or drugs.

All Associates should report evidence of alcohol or drug abuse to a supervisor or a personnel representative immediately. In cases where the use of alcohol or drugs poses an imminent threat to the safety of persons or property, an Associate must report the violation. Failure to do so could result in disciplinary action for the non-reporting Associate.

1. Associates who violate the Anti-Substance Abuse Policy will be subject to disciplinary action, including contract termination. It is our policy at GLOBAL MEDICARE MARKETING to assist Associates and family members who suffer from drug or alcohol abuse.

This is only a summary of Global Medicare Marketing's Anti-Substance Abuse Policy. You have been provided, and are required to read, the full policy. You will be required to sign a consent form agreeing to Global Medicare Marketing's Anti-Substance Abuse Policy in full. It is a condition of your continued employment/contract with GLOBAL MEDICARE MARKETING that you comply with the Anti-Substance Abuse Policy.

NOTHING IN THE ANTI-SUBSTANCE ABUSE POLICY SHALL BE CONSTRUED TO ALTER OR AMEND THE AT-WILL EMPLOYMENT RELATIONSHIP BETWEEN GLOBAL MEDICARE MARKETING AND ITS ASSOCIATES.



Sexual Harassment

GLOBAL MEDICARE MARKETING will not, under any circumstances, condone or tolerate conduct which may constitute sexual harassment on the part of its management, supervisors or non-management personnel or associates. It is our policy that all Associates have the right to work in an environment free from any type of illegal discrimination, including sexual harassment. Any Associate found to have engaged in such conduct will be subject to immediate discipline up to and including contract termination.

Any Associate found to be engaged in the conduct of sexual harassment will be subject to immediate discipline up to and including discharge.

Sexual harassment is defined as:

2. Making submission to unwelcome sexual advances or requests for sexual favors a term or condition of employment;
3. Basing an contract decision on submission or rejection by an Associate of unwelcome sexual advances, requests for sexual favors or verbal or physical contact of a sexual nature;
4. Creating an intimidating, hostile or offensive working environment or atmosphere either by
 - a) verbal actions, including calling Associates by terms of endearment; using vulgar, kidding or demeaning language; or
 - b) Physical conduct which interferes with an Associate's work performance.

We, at GLOBAL MEDICARE MARKETING, do encourage healthy fraternization among its Associates; however, Associates, especially management and supervisory Associates, must be sensitive to acts of conduct which may be considered offensive by fellow Associates and must refrain from engaging in such conduct.

It is, also, expressly prohibited for an Associate to retaliate against Associates who bring sexual harassment charges or assist in investigating charges. Retaliation is a violation of this

policy and may result in discipline, up to and including termination. No Associate will be discriminated against, or discharged, because of bringing or assisting in the investigation of a complaint of sexual harassment.



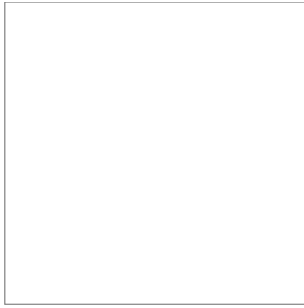
Employment/Associate/Representative Categories

Permanent Full-Time is an Office Personnel who has no termination date and who is regularly scheduled to work 37.75 to 40 hours per week.

Permanent Part-Time is an Office Personnel whose position has no termination date and who is scheduled to work 20 or more hours, but less than 37.75 hours per week.

Representative is an Associate who is contracted to market our Medicare Advantage Program, with a minimum of four days per week.

Sub-agent is an associate who has not obtained an insurance license, Global Medicare Marketing will assist an associate in attending pre-licensing and product classes, afterwards the associate will go through field training of products marketed by Global Medicare Marketing.



Payroll

GLOBAL MEDICARE MARKETING Associates are paid weekly.

Our payroll process includes: Direct Deposit

~~An Associate can certainly have his/her actual pay check delivered~~

direct to their residence or business via FedEx or Us Postal Services each pay period, GLOBAL MEDICARE MARKETING provides, and strongly encourages, direct deposit of paychecks. This is a service which saves you time and provides added security is the only option in some area. With this option, each paycheck will be automatically deposited to your checking or savings account as your direct. Each pay period, you still receive a pay stub for your records -- much like a voided check with all the same information which would appear on your regular check -- except the face of the check is voided. No trips to the bank are necessary because your salary/commission appears in your bank account on scheduled pay day or in some cases the night before. Direct Deposit will be initiated one pay period following the receipt of the signed authorization form from the Associate.

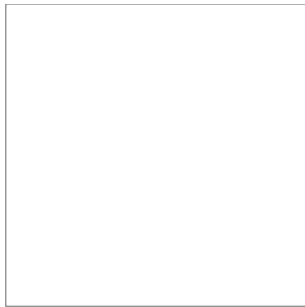


Holidays

Holidays

GLOBAL MEDICARE MARKETING
RECOGNIZES THE FOLLOWING HOLIDAYS:
NEW YEARS DAY, MARTIN LUTHER KING JR,
GOOD FRIDAY, MEMORIAL DAY, AND
INDEPENDENCE DAY, LABOR DAY,
THANKSGIVING, CHRISTMAS AND TWO
FLOATING HOLIDAYS.

While we might recognize these days, it is the
responsibility of the Associates to communicate with our
scheduling department letting them know if he/she is
available for work/assignment/appointment.



Agent Daily Report

Agent Daily Report

All Associates, Field Representative and Special Associates are required to maintain a weekly Activity log/report. This compressed information must be reported to General Agent once per week by the Special or Managing Agent.

Category of Report is as followed

Agent Name & ID#

Total # of Appointment Received

Total # of Appointment Sold/Enrolled

Total # of Referrals

Total # of Not @ Homes and No Show

Total # of Reschedules

Comments

Appointments, Leads, payroll etc.

Training/Continuing Education

Training & Continuing Education

The importance of systematic training cannot be over emphasis. Due to the change in industry, products and policies have created a platform for training.

Continuing Education – As a licensed Life & Health Associates you are required by the state each year to meet those requirement. It

is the responsibility of the Associates to comply with this state regulation.

Application Completion – The completion of the applicant application is critical to the success of your business. Training will be provided as a part of your contractual requirement.

Submittal/Transmittal – All associates is required to submit daily a faxed or emailed Transmittal to our office and their . Transmittal plays an important role in our business operations. They provide vital information on the day to day operation of each associates, problem areas and strength and weakness in the sales process.

Verification (if required) – The verification process provides our partners real time information on each Medicare beneficiary. If it is required by the provider, the associate will receive training on the process.

KEY TO A FAST START

Managers should recommend or require associates implement these steps to ensure a fast start and success.

1. Attend Meetings

- At meetings train associates on the policies, sales process, presentation etc.

2. Complete Contract

- Make sure that contracts are completed properly with additional info.

3. Master Presentation

- Train associates on mastering the presentation. Teach the script on the fact finding, presenting and close system.

4. Master The Referral

- Referrals are a natural part of our business. People will tell others about the service you rendered unto them. Teach Associates to master the “Referral process and their success will be greater and come at a faster pace.

5. Set Goals

- Decide what it is you want to accomplish and write them down.

6. Start Field Training Immediately

- Match up new associates with others who have proven that they have mastered our sale process and system.

7. Stay Focus

- Have a positive mental attitude at all time and don't let others kill your dreams.

8. Be Coachable

- Follow the system and align yourself with winners.

Fact Find

- Fact finding is a process we utilize before we present or recommend a particular product or service to our clients/Medicare beneficiaries.
- During this time information is gathered from the individual(s) for the purpose of determining the right product(s) to fit their needs.

Presentation

- The presenting of our product and service is the vital link that supplies the fuel for your success.
- A presentation that is done properly will lighten the burden of the closing.
- The purpose of the presentation is to provide the client with critical information that will aid them in making an educational decision as to which financial path/road to travel.

Close

- A presentation that is well done needs no extra effort at closing.
- During the closing period we complete the application, verify if applicable and provide contact information to the client.

Reporting

- All Insurance Social Workers/Associates is required to complete and submit a daily transmittal.
- Managers are required to submit a bi-weekly report to the SGAs covering the specified areas below;
 - ✓ **Associate Name**
 - ✓ **Location of Appointment or County**
 - ✓ **Daily Appointment Total**
 - ✓ **Daily Appointment Sold/Enrolled**
 - ✓ **Appointment No Show or Not at home**
 - ✓ **Issues With Appointments/Leads**
 - ✓ **Comments on Counties and Area Close Ratio**

Retention

- As in every organization there must be an effective “Retention Plan”. These plans should focus on addressing the needs of our Associates

- Our system was designed to maximize retention among our associates. It is the responsibility of the Managers to implement our system



This presentation script is to provide associates guideline on presenting to clients.

Introduction

Be firm and respectful. With a smile knock door and step back.

Customer: Who is it?

Associate: Associate name with your Medicare Benefits. We had an appointment schedule with you this morning/afternoon.

Customer: Ok. Come on in.

Associate: Think of something nice to say about customer or home. Be friendly here. This is the time to engage customer in small talk. Stay in control 2-3min of small talking is good. Look around house for something to talk about.

Stay with this Script and do not deviate. It is proven Successful

Associate: There are three reasons why I am here.

- 1) Go over your current benefits so you can have a better understanding of what you have!
- 2) Explain the current no cost benefits that are available to you!
- 3) If you Qualify, I am going to enroll you into this program!

Wait for a confirmation of yes to the last statement. If they say yes, you have established control and almost guaranteed the sale.

Fact Finding

Associate: Mr/Mrs. Customer this program is being made possible to you by Medicare. These benefits are no cost to you. Over the years either you or your spouse worked. Taxes were withheld from your check

under FICO. This money is what is being used to pay for these benefits.

You have your Medicare Part A and B right? It's the red, white and blue card. Please get!

- 1) Are you taking any medication? If yes, what are they? Please get your prescriptions!
- 2) In the past 1-5 years how many times you were hospitalize?
- 3) How often do you visit your doctor?
- 4) Do you have a prescription plan?
- 5) Do you have any other medical plans?

You should only present the benefits of the program after you are comfortable that the customer understand.

Present

Associate: Start with the benefits that interest them during the fact finding process, for example;

Customer: I take five different medications daily. This is important to them. Start with the Formulary. Lookup medication in back of index and let them know preferred or generic. Know the supply limit and cost for generic vs. preferred.

Customer: I visit my doctor three times per month and I pay \$35 every time. Co-payment is an issue for them. Lookup the co-payment schedule and compare.

Know your product. Remember the customer don't know your program as you do. If you get stumped, a manager is just a call away. Customers ask questions because they need information to be comfortable with there decision.

Closing

Associate: Mr/Mrs. Customer base on the information you provide to my questions, you qualified for the program.

I am going to complete this application. Then, Call this 800# where they will verify your personal information, name, address and the information on you card (*not all company verify via phone call in the customer home, remember this*). Please get your card out.

Referrals

Associate: Mr/Mrs. Now that we have taken care of your benefits. I have no doubt that there are friend and family members you know could use these no cost benefits like your self. Let start with 3 of your closest friends or family members. (Use mind joggers. Churches, Bridge club etc.

Exit:

Associate: Mr/Mrs. Customer you will receive some information in the mail. I recommend that you take that information to you doctor and have him update is record with this new information.

You have 90 days to tryout this program, if after the 90th day you are not satisfied. Please call Company product you just sold them.

Give them the number.

These are basic guideline to successful presenting to the customer.

Objections are a natural part of the sales process. They should not be looked at as obstacles in the sales process rather as customer seeking additional information to make an educational decision.

Some you can expect to encounter;

I did not schedule an appointment with your office

○

I'm not buying anything

○

I'm all set

○

How can this be no cost to me, nothing is free, what is the catch?

○

I hate the government

○

Get off my property or I will shoot

○ There are no ways to overcoming this one but to run.