## Instructions to provide Health Insurance for Individuals and Families.

Please read carefully below resource to find out detail information, and make sure to generate referral code from <u>Referral Registration</u> before reaching out for proposals and enrollments.

- 1. Clearwater Benefits web address: <u>www.myagenthealth.com</u> for plan info, get a quote, book a call or enroll
- 2. Agent/client enrollment direct link: <u>https://myagenthealth.com/enroll-menu/</u>
- 3. Link for agents to register as a referral agent with Clearwater: Referral Registration
  - Any clients that are referred by AAF agents need to input their respective agent's referral code into the Referral/Affiliate Code field on the enrollment form for these enrollments to be associated with the agents and AAF to be paid
  - Our IT team is working to make direct link available for individual agent to provide to their clients. We'll keep you informed once this is implemented
- 4. Information about Clearwater and the benefits it provides in case you need to include part or all of it on AAF company website:
  - Clearwater Benefits is a national leader in helping provide high quality and affordable health plans to self-employed people in the US. The company offers coverage to people who want affordable healthcare and substantial protection for themselves and their families. To Date, Clearwater has plans in all 50 states and have helped thousands of agents save find high quality, affordable health insurance, improve their network of doctors, and decrease their out-of-pocket expenses. Learn more at <u>www.myagenthealth.com</u>
  - Clearwater works with large companies, some are publicly traded to help 1099's get better health benefits
  - Clearwater has a 94% renewal rate, so customers not only save money but are generally happy with their plans
  - Clearwater plans solve the problem of quality through:
    - An open network of doctors and hospitals
    - A concierge service that will help you find the best providers based on your need
    - Better coverage with low copays for doctors' visits and prescriptions
    - Access to additional services through Teladoc and mental health offerings
  - The plans solve the problem of affordability:
    - These plans save an average of \$10,000 a year
    - Monthly premiums cost 60% less than the average marketplace plan
    - Most of Clearwater plans have a \$0 deductible
    - Spend 80% less on your yearly out of pocket spend than the average plan
  - Simplicity is key:
    - Go to the <u>www.mayagenthealth.com</u> to learn more about the plans, get a quote, or enroll
    - It takes under 5 minutes to complete your enrollment