



OFFICES

FLORIDA

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PENNSYLVANIA

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YOUR OPPORTUNITY IN PARTNERING WITH HEALTH BENEFITS DIRECT

Health Benefits Direct would like you to join us in one of the fastest-growing sectors in online marketing today – health insurance.

WHAT MAKES US TICK

Health Benefits Direct is a publicly traded insurance agency, licensed in all 50 states. We have helped tens of thousands of people obtain health insurance for themselves and their families. We represent highly rated national insurers like Aetna, Assurant Health, Humana, and UnitedHealthcare's Golden Rule Insurance Company. By forging strategic relationships with highly rated insurance carriers, we are revolutionizing the way insurance is brought to the market and sold to individuals and families. Health Benefits Direct has developed the first real-time insurance agency in the United States and has positioned itself to meet the growing demand for consumer-driven health coverage.

WHAT'S SPECIAL ABOUT PARTNERING WITH US

Health Benefits Direct has developed a BetterWay™ to apply for health insurance - complete with bigger payouts and higher conversions. The BetterWay is a proven hybrid model incorporating immediate access to highly rated national insurers with coverage options for all situations and budgets; a unique combination of online technology and one-on-one assistance by a licensed insurance agent; and exclusive support services to help our major medical customers navigate the healthcare system. We help consumers choose the right carrier and the right plan – at the right price.

WHAT OUR CUSTOMERS ARE SAYING

I was very impressed with Health Benefits Direct. When my son's insurance kept rising automatically every year, it just got totally out of hand. He was paying more per month than I was... The insurance coverage my agent came up with saved me over \$400 a month, had better coverage and more provisions, and was very easy to understand. My Health Benefits Direct agent made the decision to call me personally, and that was what I needed. I am very happy with my decision and feel like I actually have a new friend in my agent.

~ Connie M., Tennessee

Health Benefits Direct helped me secure quality health insurance for my daughter. My insurance agent was kind, thoughtful, and helpful during the application process. I know that I can call my agent for help or with questions, and her support is appreciated.

~ Kathy D., Oklahoma

I have had my health insurance coverage through Health Benefits Direct for quite some time. My account was set up so that my premium was automatically charged to my credit card every month. I received a call from a Health Benefits Direct Customer Service representative advising that my credit card expiration date had passed and that my premium could not be charged to my credit card. The representative was very helpful in advising me how to take care of the problem. I was grateful for his call and would not have wanted to see my insurance lapse for non-payment of premium. I have been very satisfied with the level of service received from Health Benefits Direct.

~ David B., Arizona

1 Get your quote

2 Compare insurance plans

3 Receive your coverage!

Enter Zip Code ▶

Get Your FREE Quote

We help you choose the right carrier and the right plan - at the right price.

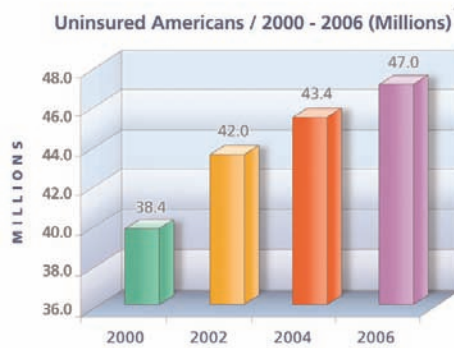
That's the BetterWay!



WHAT'S IN IT FOR YOU

Health Benefits Direct's market – individual and family health insurance – is expanding rapidly. As of 2006, there were 47 million uninsured Americans. Also, employer-sponsored health insurance coverage continues to decline.¹ The enormous size of this market creates lucrative earning potential for you.

As a Health Benefits Direct affiliate, you are partnered with one of the nation's largest health insurance agencies. We have the industry's highest published payout, flexible program policies, and licensed agents who will work for you to maximize conversion ratios. We pay out a flat rate for all submitted insurance applications whether processed online or over the phone.



OUR SERVICES HAVE BROAD APPEAL

We find that our services are particularly useful for:

- Recent college graduates
- Retirees no longer eligible for employer-sponsored health insurance coverage
- Professionals such as lawyers, doctors, consultants and the self-employed who do not have access to employer-sponsored health insurance coverage
- People in need of short-term health insurance coverage
- And everyone else in between!

WHAT WE'RE LOOKING FOR IN A PARTNER

We're seeking Web publishers with these characteristics:

- Accurate and legitimate profile information
- More than 500 unique visitors per day
- Content that is not offensive or controversial
- United States-based Web sites with a domestic audience
- Non-incentive-based site traffic

¹ U.S. Census Bureau, U.S. Department of Commerce, Economics and Statistics Administration, August 2007
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WE PUT OUR MONEY WHERE OUR MOUTH IS

We have the muscle that allows us to tailor a partnership that is beneficial and rewarding. Our streamlined sales process, supported by our proprietary online technology, ensures efficiency for consumers who wish to purchase insurance products. Our process enables us to reduce the amount of time it takes from the moment a consumer expresses interest in purchasing insurance to submission of an application to a carrier for underwriting to as little as 60 minutes. This compares with up to six weeks under traditional face-to-face agency sales models.



HOW WE DIFFER FROM OUR COMPETITION

We have a superior insurance application process that emphasizes *choice, speed, accuracy and service*.

- We give consumers choices – they can shop, compare and purchase the best coverage from the nation's leading health insurance carriers
- We specialize in processing applications quickly and efficiently – we work with consumers to complete applications right over the phone and act as an advocate to help consumers navigate the insurance process
- We have direct access to the insurance companies' applications and systems, giving consumers the most up-to-date product and pricing information
- We offer our major medical customers – **free of charge** – the services of Health Advocate, the nation's leading healthcare advocacy and assistance company

And with faster approvals, you get bigger payouts in shorter time!

LET'S GET TECHNICAL

There are several ways to technically approach a partnership with Health Benefits Direct. For the business method that fits the end result required, technical specs are available.

HealthBenefitsDirect.com

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