

Completion of this module is a certification requirement for the 2010 selling season. **This module alone does not certify you to offer any of our Plans.**

Agents who want to offer our Plans must:

1. Complete the “**Medicare Basics**,” “**Ethics and Consumer Sensitivity**” and “**Before the Sale: Educating the Consumer**” modules (*complete one time for all products you want to offer*).
2. Complete the **Product modules**** for the plans you want to offer (e.g., Medicare Advantage Plans, Dual Special Needs Plans, PFFS plans, etc.).
3. Complete any additional modules for AARP certification if offering AARP plans.



** Completing this sequence of training modules fulfills the certification requirement to sell the stated plans only. The list above may not constitute all certification requirements for the 2010 selling season. You will be notified if additional requirements are added to the list of modules. This certification applies to plans sold with 2010 effective dates only.

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Agents who want to offer our **Private Fee-for-Service (PFFS)** Plans must:

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“PFFS”** module.



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New agents: In order to be certified to sell **Chronic Illness Special Needs Plans (SNP)** with **2009 effective dates**, you must:

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2009 Chronic Illness SNP”** module.



Agents already certified in 2009: In order to sell **Chronic Illness Special Needs Plans (SNP)** with **2010 effective dates**, you must :

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2010 Chronic Illness SNP”** module beginning in October 2009.



**** The 2010 Chronic Illness SNP course will not be available until the first week of October 2009.**

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New agents: In order to be certified to sell **Dual Special Needs Plans (SNP)** with **2009 effective dates**, you must:

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2009 Dual SNP”** module.



Agents already certified in 2009: In order to sell **Dual Special Needs Plans (SNP)** with **2010 effective dates**, you must :

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2010 Dual SNP”** module beginning in October 2009.



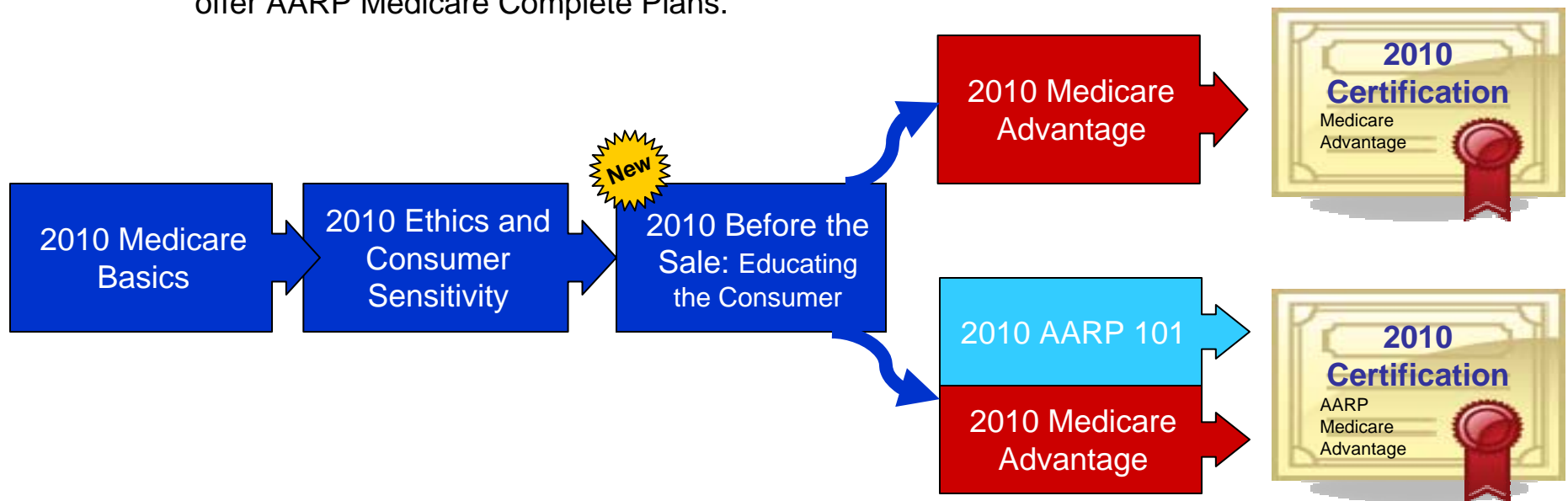
**** The 2010 Dual SNP course will not be available until the first week of October 2009.**

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Completion of this module is a certification requirement for the 2010 selling season. **This module alone does not certify you to offer Medicare Advantage Plans.**

Agents who want to offer Medicare Advantage Plans must:

1. Complete the “**Medicare Basics,**” “**Ethics and Consumer Sensitivity**” and “**Before The Sale: Educating the Consumer**” modules (*complete one time for all products you want to offer*).
2. Complete the “**2010 Medicare Advantage**” module if you want to offer –
 - Medicare Complete by SecureHorizons
 - Sierra MA Plans (Senior Dimensions, Sierra Nevada Spectrum, Sierra Spectrum, Sierra Optima Select, Sierra Optima Choice, Sierra Optima Choice Plus).
3. Complete the “**AARP 101**” module and the “**2010 Medicare Advantage**” module if you want to offer AARP Medicare Complete Plans.

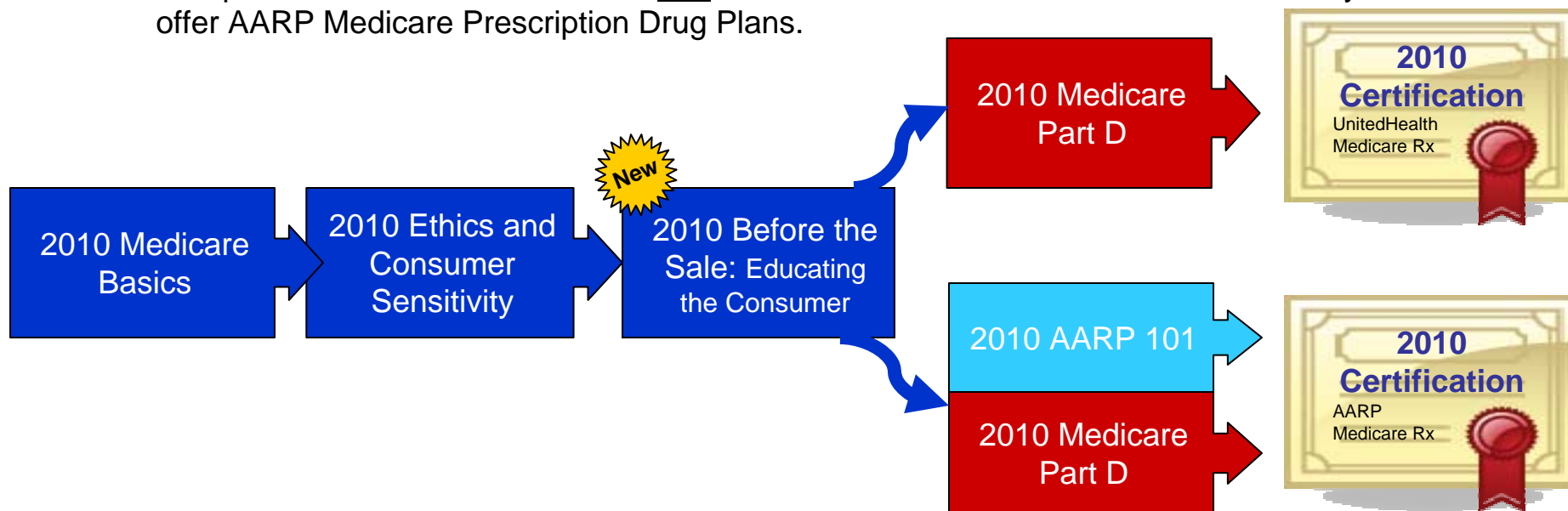


Completing this sequence of training modules fulfills the certification requirement to sell the stated plans only. The list above may not constitute all certification requirements for the 2010 selling season. You will be notified if additional requirements are added to the list of modules. This certification applies to plans sold with 2010 effective dates only.

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Agents who want to offer Prescription Drug Plans must:

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all products you want to offer*).
2. Complete the **“2010 Medicare Part D Plan”** module if you want to offer the SecureHorizons Medicare Supplement Plans.
3. Complete the **“AARP 101”** module and the **“2010 Medicare Part D Plan”** module if you want to offer AARP Medicare Prescription Drug Plans.



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The structure of Medicare Supplement will change beginning with enrollments having June 2010 effective dates. Because of this change, this certification applies to plans sold with effective dates through May 28, 2010 only. A new requirement will be launched in January 2010.

In order to be certified to sell **SecureHorizons Medicare Supplement Plans** with effective dates through May 2010, **new agents** must:

1. Complete the “**Medicare Basics**,” “**Ethics and Consumer Sensitivity**” and “**Before the Sale: Educating the Consumer**” modules (*complete one time for all plans you want to offer*).
2. Complete the “**2009 Medicare Supplement**” module if you want to offer the SecureHorizons Medicare Supplement Plans.



Agents already certified to sell **SecureHorizons Medicare Supplement Plans** in 2009 will not have to complete the 2009 Medicare Supplement module again, but they must :

1. Complete the “**Medicare Basics**,” “**Ethics and Consumer Sensitivity**” and “**Before the Sale: Educating the Consumer**” modules (*complete one time for all plans you want to offer*).



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The structure of Medicare Supplement will change beginning with enrollments having June 2010 effective dates. Because of this change, this certification applies to plans sold with effective dates through May 1, 2010 only. A new requirement will be launched in January 2010.

In order to be certified to sell AARP Medicare Supplement Plans with effective dates through May 2010, **new agents** must:

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2010 AARP 101”** module.
3. Complete the **“2009 AARP Medicare Supplement”** module.



Agents already certified to sell AARP Medicare Supplement Plans in 2009 will not have to complete the 2009 Medicare Supplement module again, but they must :

1. Complete the **“Medicare Basics,” “Ethics and Consumer Sensitivity”** and **“Before the Sale: Educating the Consumer”** modules (*complete one time for all plans you want to offer*).
2. Complete the **“2010 AARP 101”** module.



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