

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C

Monthly Newsletter

www.theinfinitus.com



Discover The Depth Of The Infinitus Group: Unveiling Our Product Lines

As we embark on this journey together, we are thrilled to present our comprehensive range of insurance solutions to our esteemed network of brokers. At The Infinitus Group, we pride ourselves on offering tailored coverage options that meet the diverse needs of our clients.

From property and casualty to life and health insurance, our product lines are designed to provide financial security and peace of mind in every aspect of life. With our unwavering commitment to excellence and customer satisfaction, we empower our brokers to confidently serve their clients and build lasting relationships.

Together, let's navigate the ever-evolving landscape of risk management and ensure that every individual and business is adequately protected.

Products such as:

- Medicare
- Employee Benefits
- Individual Coverage
- Discount Plans
- Association Plans
- Shelf-Ready Plans
- Investments
- Property/Casualty
- Travel Insurance

Take a look at the following pages for a sneak peak of all that The Infinitus Group has to offer.



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facebook

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The Infinitus Group now offers:

Medicare

Group - Employee Benefits

Property & Casualty

Individual / Annuities

The Infinitus Group Group & Individual Portfolio Elevating Employee Benefits

Medical Insurance

Medical Coverage

Infinitus Group

Your Source for Individual, Group and Short-Term Medical

Medical insurance is an investment in one's health, security, and future financial stability.

Medical insurance is an investment in one's health, security, and future financial stability

Telemedicine

It's Here TELEMEDICINE

Healthcare at Your Fingertips: Secure Your Wellness with Telemedicine Insurance

Healthcare at Your Fingertips: Secure Your Wellness with Telemedicine Insurance

Accident Insurance

Accident Insurance

Accident insurance offers valuable financial protection against the unexpected

Shielding You from Life's Unexpected Turns

Critical Illness

CRITICAL ILLNESS

Critical illness insurance offers financial protection in the event you're diagnosed with a serious medical condition, such as cancer, heart attack, stroke, or organ failure.

Providing peace of mind and allowing individuals to focus on what matters, their health

Disability Insurance

Disability Insurance

Disability insurance provides financial protection in case you're unable to work due to illness or injury

Securing your financial future and protecting against the uncertainties of life

Cancer Insurance

Lump Sum Cancer Coverage

Infinitus Group

Benefits Paid Upon Diagnosis

5-Year Lookback Unisex Rates

Customizable Coverage

Guaranteed Renewable

Cancer insurance can help fill in the gaps by providing financial support and peace of mind

Insurance / No SSN

We Got You Covered!

Infinitus Group

NO SSN NO ITIN

Additional Medical Expenses

Critical Illness

Accidental Death

Rehabilitative / Convalescent

Cancer / Heart / Stroke

Sickness Hospitalization

Life Insurance

Coverage without Limits: Insurance for Everyone, Regardless of SSN!

Dental / Vision

INFINITUS

We work closely with employers to develop tailored insurance plans that are affordable and generous, ensuring you retain your key employees while attracting new talent to keep your business ahead of the competition.

ABOUT US

We only do one thing: employee group benefits. At Infinitus, we are experts in dental, vision, life, accident, health, and disability. We do it all, and we do it well.

We can help you secure dental & vision coverage for both individuals and groups

Life Insurance

LIFE INSURANCE PROTECTION

For Those Who, Die To Soon Live Longer Critical Illness

Term Insurance

Children Riders

AD&D Riders Permanent Life Insurance

Universal Life / ULL

Final Expense

Accelerated Death Benefits

Critical Illness

Secure their tomorrows, today: unlock peace of mind with life Insurance

Pet Insurance

Pet Insurance

Secure Their Future, One Paw at a Time

Pet insurance provides peace of mind and financial protection for pet owners, ensuring that their beloved companions receive the best possible care without the burden of unexpected veterinary expense.

Protecting Your Furry Friend, One Paw at a Time!

Mortgage Insurance

Mortgage Protection

Infinitus Group

Responsibility

Simplified Issue

Family Coverage

Customize

Benefits

Securing Your Home: Mortgage Insurance That Gives You Peace of Mind!

Discount Coverage

Discount Benefits

\$29.95 Family Coverage

Introducing our affordable discount benefits package, tailored for individuals and families who value their health but struggle to afford traditional health insurance.

With rising healthcare costs, we understand the importance of accessible and affordable healthcare solutions.

That's why we're excited to offer you a comprehensive suite of discounted benefits that prioritize your well-being without breaking the bank.

Benefits for those who are on tight budgets.

ACA Medical Insurance

ACA Medical Plans

Infinitus Group

GOLD / SILVER / BRONZE

Members don't need a referral from their Preferred Care Provider (PCP) to see an office visit with a Bronze / Silver / Gold network specialist

VALUE PLAN

Members who opt for a Value Plan must see their PCP for all non-emergency care. Referrals are required for all specialists and non-emergency hospital care.

VIRTUAL PLAN

Virtual Access offers members a virtual care option for non-emergency care. Referrals are required for all specialists and non-emergency hospital care.

ACA insurance can provide individuals and families with access to comprehensive coverage, financial assistance, and consumer protections.

Insurance coverage is about protecting oneself, one's family, or one's employees from the financial consequences of unexpected events, whether that's illness, injury, property damage, or other risks.

The Infinitus Group

Prosperity & Casualty Portfolio

Keeping Your Assets Protected

Home & Auto

**Home - Auto
Renters - ATV's
Liability
Mexico Insurance**

Protecting Your Every Move.
Comprehensive Coverage For:
Home, Auto, Renters, Liability, and Mobile Homes
Your Peace of Mind. Our Priority.

THE INFINITUS GROUP

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Website: www.thainfinitusgroup.com

Home and auto insurance are essential for protecting yourself, your family.

Traveling Abroad

**Medical
Accident
Sickness
Lost Baggage
Emergency Dental
Return / Mortal Remains
AD&D
Covers Any Age
Covers Pre-existing
Auto**

**Travel Smart with
The Infinitus Group's
Insurance Products**

Heading south of the border?
Whether you're a Canadian exploring the beauty of the United States or a US resident embarking on an adventure to Mexico or Worldwide, ensure your journey is worry-free with The Infinitus Group's Insurance Products!

GET YOUR QUOTE ONLINE AT:
www.thainfinitusgroup.com

1-855-852-9550
4913 S. Jackson Rd.
Edinburg, TX 78539

Medical insurance is essential when traveling abroad to protect against unexpected medical expenses.

Commercial Property

INFINITUS GROUP

PROTECTION

WE CAN GET YOU COVERED!

WE'VE GOT YOU COVERED:
General Liability
Commercial Property
Workers Compensation
Commercial Auto
Cybersecurity
Contingent Casualty
Business Interruption
Directors & Officers Liability
Retailers' Legal Liability

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Warehouse insurance is essential for protecting the physical assets, financial stability, and liability exposure.

Accounts Receivable

INFINITUS GROUP

PROTECTION

Product Recall

WE'VE GOT YOU COVERED:
Product Recall
Cyber Liability
Data Breach
Business Interruption
Directors & Officers Liability
Retailers' Legal Liability

ACCOUNTS RECEIVABLE & PRODUCT RECALL INSURANCE

Providing peace of mind and allowing individuals to focus on what y matters, their health

Mexico Car Insurance

MEXICO AUTO INSURANCE

CALL OR PURCHASE ONLINE
956-352-9550 Thainfinitusgroup.com

Securing your financial future and protecting against the uncertainties of life

The Infinitus Group

Medicare & Senior Benefits

Protecting Our Seniors, Tomorrow's

Medicare

Medicare

What's it All About?

Medicare Part A (Hospital Insurance) covers inpatient hospital care, skilled nursing facility care, hospice care, and some home health care. Medicare Part B (Medical Insurance) covers doctor services, outpatient care, medical supplies, and voluntary hospital insurance. Medicare Part C (Medicare Advantage) is an alternative way to get your Medicare benefits. Medicare Part D (Prescription Drug Coverage) covers the cost of prescription drugs.

How Do I Enroll?

You can enroll in Medicare during your Initial Enrollment Period (IEP), which begins three months before the month you turn 65 and ends three months after. You can also enroll during a Special Enrollment Period (SEP) if you qualify. For more information, visit www.medicare.gov.

What's it all about and how do I enroll?

Medicare 101

MEDICARE 101

UNDERSTANDING THE BASICS OF MEDICARE AND THE PLANS THAT ARE BEST FOR YOU

THE INFINITUS GROUP

Address:
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888-308-3801; TTY 711

Understanding Medicare is essential in helping others make informed decisions about their healthcare.

Agent Mailers

YOU HAVE CHOICES

WHEN IT COMES TO MEDICARE

LET'S DISCUSS TO SEE WHICH IS THE BEST PLAN THAT FITS YOUR HEALTHCARE NEEDS

PEOPLE ASK:

- How do I choose between Original Medicare and a Medicare Advantage Plan?
- What are the costs of each option?
- How do I know if a plan is right for me?

FOOTNOTES: WE CAN FIND THE BEST PLAN IN YOUR AREA AND THE BEST ONE FOR YOU!

Agent Mailer

We can help design your marketing materials to introduce you to your clients.

Final Expense

GETTING YOUR GAME PLAN SET

ABOUT INFINITUS

Our Services

- Final Expense - Up to \$100,000
- Pre-Need Insurance
- Pre-Need Insurance
- Home Health Care - Ages 18-99
- Pre-Need Insurance
- Pre-Need Insurance

PEACE OF MIND

Final expense insurance eases the financial burden on their loved ones.

Final expense insurance eases the financial burden on their loved ones.

Combo Coverage

Fast Quote Time

Final Expense is a whole life policy that has various payment options and eventually will become a paid-up policy.

Legal Council is an annual contract that gives you control over your Pre-Need Insurance plan. Pre-Need Insurance plans can be paid in a lump sum or over time, it's your choice.

Triple Combo

Final Expense
Pre-Need Insurance
Legal Council

Final Expense, Pre-Need Insurance and Legal Council, all in one package.

Final Expense, Pre-Need Insurance and Legal Council, all in one package.

The Infinitus Group

Investments

Helping Clients Retire Comfortably

Whether you're planning for retirement, saving for your children's education, or seeking to grow your wealth, we're here to provide personalized guidance and support every step of the way.

Explore our diverse portfolio of investment opportunities today and let us help you build a brighter financial future.

Medicare - AHIP Certification

AHIP certification is an industry recognized method of proving that you have completed the required Medicare training courses, and you understand how to sell Medicare in a way that is compliant with the Centers for Medicare & Medicaid Services (CMS).

Most insurance carriers require completion of AHIP's yearly certification before they will allow agents to sell their products, and some also require additional carrier-specific training. The standard cost of AHIP certification is \$175. However, The Infinitus Group offers discount options to help offset this cost.

AHIP's 2024 Medicare + Fraud, Waste and Abuse Training will no longer be available as of Thursday, June 20 at 11:59 pm ET. For those currently enrolled in the training, and have yet to complete the certification, please do so prior to the close of this year's program. AHIP will be launching the new 2025 Medicare Certification on June 24th.

If you have questions about AHIP 2025, let us know and we'll be glad to answer those questions.

MEDICARE MARKET INFORMATION

The President's Fiscal Year (FY) 2025 Budget supports the Department of Health and Human Services (HHS) mission to promote the health and well-being of all Americans. HHS proposes \$130.7 billion in discretionary and \$1.7 trillion in mandatory proposed budget authority for FY 2025.

Data: HHS

Medicare market remains robust

A record 33 million individuals are now enrolled in Medicare Advantage. For the first time more than half of the country's Medicare population is enrolled in a Medicare Advantage plan. This reflects growth of nearly 1.7 million total beneficiaries (+5.4%) since 2023, bringing the total Medicare Advantage enrollment up to 33 million total beneficiaries out of 65.9 million Medicare-eligible individuals.

The following changes are shaping the market:

ENROLLMENT TRENDS: Half of Medicare-eligible individuals are now in Medicare Advantage plans. The market grew by 1.7 million beneficiaries (+5.4%), slowing down from the previous year's record growth of 2.7 million (+9.4%).

SPECIAL NEEDS PLANS (SNP) GROWTH: SNP enrollments have surged, adding 1.2 million members. Nearly 7 in 10 new Medicare Advantage enrollees opted for SNPs. This growth is particularly pronounced in CHRONIC CONDITION SNP, (CSNPs). The top plans now represent 77% of the SNP market.

COMPLIANCE UPDATES

- 1. Agent/Broker Compensation:** Sets fixed compensation to prevent anti-competitive steering.
- 2. Data Protection:** Limits distribution of personal beneficiary data by Third-Party Marketing Organizations.
- 3. Behavioral Health Access:** Updates network adequacy standards to include more behavioral health providers.
- 4. Supplemental Benefits Notification:** Requires mid-year notifications to enrollees about unused supplemental benefits.
- 5. Health Equity:** Mandates health equity analysis of utilization management policies.
- 6. Dual Eligible Services:** Increases integration for dually eligible individuals.

Note: these percepts don't take effect until 1/1/2025

Compliance is essential in the insurance industry to ensure adherence to legal and regulatory requirements, protect consumers, maintain financial stability, manage risks effectively, uphold ethical standards, build trust and reputation, and avoid penalties and sanctions for non-compliance.

It is a cornerstone of responsible and ethical business conduct in the insurance sector.



ANNUITIES TRENDS



As 10,000 baby boomers enter retirement daily, it is crucial to examine retirement financial planning. Individuals approaching retirement are likely exploring various strategies to fund their expenses during their retired years. With inflation on the rise and the Federal Reserve implementing significant interest rate hikes, annuities have become increasingly popular. Many individuals nearing retirement age are looking for ways to safeguard their savings for the future. According to The New York Times, annuity sales saw a 22% increase in 2022, reaching about \$310 billion. By the second quarter of 2023, total retirement assets invested in annuities amounted to approximately \$2.29 trillion.

Source: Nasdaq

For in-depth insights into annuities and their advantages, we can connect you with our trusted, thoroughly vetted advisors. Our focus is on expertise, credentials, and fostering client connections in a secure setting to enhance client loyalty. If you are considering selling annuities, we will offer you access to our affinity partners to facilitate your certification, ultimately ensuring your clients stay with you. Our aim is to safeguard your clients from seeking services elsewhere, and we are here to provide solutions!

ANNUITIES TRENDS CONT'D

The current interest in annuities reflects a growing trend among individuals aiming for financial security during retirement. With social security uncertainties and the move away from traditional pension plans, many are turning to annuities for a reliable income in retirement. Fixed annuities, in particular, are gaining popularity due to their stability amid stock market fluctuations, appealing to conservative investors.

Looking forward, the future of annuities seems bright. As the population ages and more people seek dependable retirement income, the demand for annuities is expected to rise. Innovations in the annuity market, including new features and flexible options, are making these products more attractive to a wider range of investors. However, potential annuity holders should be cautious of associated risks like fees, early withdrawal charges, and the impact of inflation on fixed payments over time.

Although annuities, especially fixed ones, offer benefits like guaranteed income and tax advantages, investors should carefully evaluate their financial needs, market conditions, and annuity prospects before deciding. A well-informed approach is crucial to maximize benefits and minimize risks when considering any financial product.

Source: Forbes June 4, 2024



ANNUITIES TRENDS CONT'D

Findings from Wharton School research: Understanding the facts

Using retirement account assets to purchase at least some fixed deferred income annuities is welfare-enhancing for all sex/education groups examined.

The better-educated and thus higher-paid men and women benefit far more — 7 to 11 times more — compared to the least educated.

The better-educated will do better using retirement plan assets to purchase deferred income annuities, versus delaying claiming Social Security benefits by a year and financing consumption from retirement plan withdrawals.

By contrast, lower-paid and less-educated retirees will do better with the opposite strategy: They will delay claiming and use retirement assets to bridge their consumption needs, versus buying DIAs. This is because lower-paid retirees receive a higher Social Security replacement rate and also face a higher mortality risk, whereas the better-educated receive relatively lower Social Security benefits and can anticipate longer lifetimes.

Providing access to variable deferred annuities with some equity exposure would further enhance retiree well-being in most cases, compared to having access only to fixed annuities.

ANNUITIES TRENDS

Yes, it is crucial to grasp the connection between health coverage and wealth management. Take action now. Boost your portfolio through action or referrals. Safeguard your income-earning potential and protect your business with our services.



Life Insurance Industry



MARKET ANALYSIS

Source: LIMRA - February 1, 2024

According to LIMRA's forecast, whole life insurance sales are expected to rise steadily in both 2024 and 2025, with an annual growth rate of up to 5%. Notably, term life insurance saw substantial growth in premium and policy numbers during the last quarter, with new premiums surging by 8% to \$756 million. Concurrently, policy counts increased by 6% during the same quarter.

Quarterly statistics indicate a 5% year-over-year increase in life insurance policy sales from 2022. Moreover, the total new annualized premium for individual life insurance has also risen by 5% year-over-year, totaling \$3.7 billion.

CONTRACTING

LICOA (Life of Alabama)
Infinitus Cancer Plan
Assurity
Banner
Ameritas
F&G
Manhattan Life
NLG

Should you require additional contracts, please do not hesitate to inquire. Our selection of carriers comprises solely A-rated entities with robust performance records, guaranteeing top-tier protection and service for your clients.

AHIP is scheduled to commence on June 24, with national carriers slated to open certifications in July.

Let The Infinitus Group
quote your life insurance
request today.



The Infinitus Group Online/Classroom Training

Join us at The Infinitus Group for our monthly Classroom Training sessions!

On the first Thursday of each month, we offer comprehensive training on various topics, available both in classroom and online formats.

Expect informative emails detailing the upcoming month's discussion topics and convenient links to join our online sessions.

Our meetings commence at 10:00 AM Central time and typically run for one hour.

We're excited to introduce you to our portfolio of products, equipping you with the tools to drive growth in your business.

See you there!



Marketing

Marketing - Video Production

We'll assist in branding both you and your message.

When you're ready, we can assist you in saving money on the video that brands you and your marketing.

Let us help you get your message out on the services that you offer through **INFINITUS** on your own **YOU TUBE** channel.

