



Sales Pitch and Reference Document

Opening Greeting

Thanks for your interest in Novus, We/I represent an insurance entity WCIG Insurance Services: doing business as "Novus Cannabis MedPlan its a supplemental plan with revolutionary approach to reducing total healthcare costs with benefits of cannabis products that contain

1. THC Plan (the psycho- active ingredient in medical marijuana) and
2. CBD Plan (the non the psycho- active ingredient in medical marijuana) with the top brands in the industry and;
3. Traditional Plans: Such as Dental Vision Hearing telemedicine and more.

Novus complements existing medical insurance policies, filling gaps where traditional policies do not provide benefits or discounts. Unlike most insurance, you have no copays, no deductibles and *everyone regardless of pre-existing conditions can use the Novus network. For only \$24.95 to \$38.95 per month, you get access to over 1,000's products and services in Novus' provider network. And you can cancel anytime.

As a member of Novus, it is easy to find medical and wellness providers in your local area and save anywhere from 40%-50% on products and services. How it works is you go to Novus website and as a member you have the exclusivity to order your meds online and with CBD have it delivered to your door.

Qualifying questions:

1. Is this plan for you only or will you be adding other family members?
2. Are you a MMJ card holder?
 - ◆ Not necessary for CBD products I
 - ◆ In California you don't need and MMJ card anymore but it you will pay state tax of 25%-35% versus 10% tax as a med user great even if you're a rec user. If they decide to get an MMJ card we have a Provider that can assist you
3. Find out which state they reside?
 - ◆ States that THC and Medical Marijuana is legal can be found here: [Click Here](#)
 - ◆ Our provider network can be found here: [Click Here](#)
 - ◆ States where THC cannabis is illegal is Idaho, Kansas, Nebraska, South Dakota
4. Do you know that in all 50 states MMJ with the CBD component is legal and you can order it directly from Novus' website from the producers, very convenient and discreet?
5. So, do want your cannabis meds with a psychoactive component or and non-psychoactive component?
 - ◆ If Answer is YES: Direct to the THC Plan (States where THC is legal [Click Here](#))
 - ◆ If Answer is NO: Direct to the CBD Plan
6. Do have an ailment? Are you familiar with the medicinal benefits to your ailment?
 - ◆ List of ailments cannabis helps with and qualifying conditions per state: [Click Here](#)
 - ◆ It's safe when self-administered by smoking the flower, edibles, topical ointments concentrated oil drops



7. How much do you spend on MMJ per month?
Here is the savings chart:

Benefits	Yearly Health Care Purchases	Plan Savings	Out Pocket Payment	Tax Exemptior	Jurisdiction	Total Benefit Savings	Percentage Savings
Cannabis THC/CBD	\$1,800	\$540	\$1,260	\$450	State	\$990	55.00%
Dental	\$350	\$105	\$245	\$245	Federal	\$350	100.00%
Vision	\$200	\$60	\$140	\$140	Federal	\$200	100.00%
Hearing	\$250	\$75	\$175	\$175	Federal	\$250	100.00%
Telemedicine Doctor	\$300	\$150	\$150	\$150	Federal	\$300	100.00%
Total	\$3,259	\$930	\$1,970	\$1,160		\$2,090	64.13%

*The above is based on an Individual Plan with \$29.95 premium payments per month for an annual cost of \$359.40, which is added to the “Yearly Health Care Purchases.”

8. **How HSA and/or HRA**

Do you have drug testing at you place of employment?

- ◆ Answer is Yes then offer CBD Plan not THC Plan
- ◆ Answer is No then offer THC Plan: You can now take advantage with your High Deductible Health Plan through your HSA and/or HRA. How this works is you sign up for one of the traditional benefits such as Dental, Vision or Total Health. [Plan Comparison Chart Click Here](#) This offers you total privacy, even the billing will say WCIG Insurance supplemental plan nothing relating to cannabis. Your policy payments are tax deductible and when you buy your meds you will also receive an abatement in sales tax along with preferred pricing from the cannabis provider.

9. **Call To Action**

Can we get your started today?

- ◆ If the Answer is NO set up and appointment for a later date and offer the Novus Rx Card as a free gift.
 - a) Offer Novus Lite for free but they cannot order meds [Click Here](#)
 - b) Offer Novus Rx Card Send the customer this link [Click Here](#)
- ◆ If the Answer is YES: Begin Enrollment Process (see below)

Enrollment Process

Steps

- 1) Go to Plan Comparison Page: <https://www.getnovusnow.com/nmg/compare>
- 2) Go bottom of the page and select the plan the potential wants and press the “Choose” button
- 3) Go to Enrollment Page and read the disclaimer to them under the “Membership Level” It begins with “ You have selected the.....”
- 4) Get credit card info card number, expiration date and three-digit security number expiration



- 5) Important Reminder: Remember in order for you to get credit on the closing of the sale you need to input your affiliate ID #, if you don't have one please take time to enroll here: <https://www.novusqc.com/affiliate-area/?tab=settings>

Addition References

- 1) Marketing Site: The front-end website that has all marketing material is <https://www.getnovusnow.com/>
- 2) Member Site: The back-end site for enrolling reviewing your commission etc. is <http://novusqc.com/>
- 3) Agent Selling Tools: This is where you get forms brochures and other tools to aid you in your sales. https://www.getnovusnow.com/nmg/agent_tools
- 4) Web MD: FAQ about cannabis: <https://www.webmd.com/a-to-z-guides/medical-marijuana-faq>
- 5) Ailments: Condition treatable with cannabis <https://unitedpatientsgroup.com/resources/illnesses-treatable-with-medical-cannabis>
- 6) Brochure with Saving Chart: <https://www.getnovusnow.com/img/~www.getnovusnow.com/brochure%20lifestyle2.pdf>

Contact Us

Any question please send inquiry to info@getnovusnow.com

Website technical issues: techie@getnovusnow.com