

Healthcare Begins Here — And So Does A Great AEP

Whether you are new to retail or experienced — this is your playbook for creating meaningful Medicare enrollment experiences in the world's #1 retail store.

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The Retail Opportunity

Walmart + IFG, the stage, culture, and your customer

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Plans & Compliance

What you can offer and the rules that govern it

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The Five-Star Experience

The customer journey—from discovery to enrollment

04

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Setup, systems, reporting, and field success

The Retail Opportunity

WHY WALMART

Walmart's scale, customer traffic, and community trust create a field opportunity unlike traditional Medicare sales.

Welcome to the World's #1 Stage.

Walmart isn't just a store.
It's the biggest stage in retail — and you have a kiosk on it.

#1

Retailer
in the world

1B+

Medicare-eligible
trips per year

~25%

of Walmart sales
driven by this demo



Unmatched Scale

Built-in daily foot traffic. No lead lists, no cold calls, no chasing — your customers are already walking in.



Your Customers Are Already Here

Over a billion Medicare-eligible trips a year. Customers are familiar with this environment, creating opportunities for meaningful conversations.



Conversations Happen Naturally

Customers already come here for pharmacy, vision, and health. A Medicare conversation is a natural next step.



Execution Is Everything

The stage is consistent. What varies is the agent — the one who shows up and delivers a Five Star experience every visit.

A New Standard for Medicare Enrollment

Walmart and IFG have come together to reimagine what a Medicare enrollment experience looks like inside the world's most visited retailer. This isn't a kiosk. It's a community healthcare resource.

-  **Customers come to us — no leads, no cold calls, no chasing**
-  **Every beneficiary deserves a knowledgeable, face-to-face guide**
-  **We are the community touchpoint Walmart customers already trust**

THE SHIFT	
Old model	New model
Chase leads & dial	Customers walk to you
Pay per lead	Your time = real engagement
54-day AEP window	7 days a week, open to close
One shot to close	Repeat visits build trust
Compete for appointments	Your kiosk, your space
Results = lead quality	Results = YOUR presence
Patience + Consistency = Production	

Trust is Built One Conversion at a Time



With Walmart

You are the healthcare voice in the store — a trusted community resource.



With IFG

Your support team, technology, and program infrastructure behind every shift.



With Beneficiaries

Every person who stops is a neighbor making a year-defining health decision.

THE FIVE STAR EXPERIENCE STANDARD

1

Person Before Plan

Acknowledge the individual first

2

Comfort Before Questions

Reduce pressure before discovery

3

Education Before Recommendation

Explain options, then discuss fit

4

Listen Before Leading

Their situation shapes the conversation

5

Clarity Before Close

A clear, specific next step



DIAGNOSTIC OPENER

"Are you already on Medicare, approaching 65, or helping someone else with their Medicare questions?"

Know Your Customer — And Your Timing

Most customers visit 2–3 times before engaging. When they do stop, knowing who they are shapes everything that follows.

THE 3-VISIT RULE

1

Awareness

Walk past. You're now on their radar.

2

Recognition

They notice you're a regular, trusted presence.

3

Engagement

They stop, ask questions, and have a real conversation.

Show up every shift — gaps reset the cycle and cost you the third visit.

DIAGNOSTIC OPENER — start every conversation here:

"Are you already on Medicare, approaching 65, or helping someone else with their Medicare questions?"

WHO STOPS AT YOUR KIOSK



Aging-in (Turning 65)

First-time enrollee — often overwhelmed. Be their guide. A great experience earns lifelong referrals.



Family Advocate

Shopping for a parent or loved one. Give them confidence; offer to meet the beneficiary directly.



Plan Change Shopper

Unhappy with current plan. Run NEADS first — listen before presenting a better option.



Everyone = A Referral

Whether they enroll today or not, every conversation is a seed. Share your schedule and invite them back.

Representing Walmart, IFG & Yourself

Inside every Walmart, you represent three things at once: the Healthcare Begins Here program, the trust of Innovative Financial Group, and the promise that every Medicare beneficiary deserves a knowledgeable, face-to-face guide.

Walmart Values

Service · Excellence · Respect · Integrity

IFG Standards

Five-Star Experience · NEADS · Needs-first always

Your Responsibility

Show up. Be compliant. Deliver an experience worth talking about.



Walmart Culture: How You Show Up

Every shift, you operate under Walmart's Code of Conduct and the four values that define the store experience.



Service to the Customer

- Listen, anticipate, and serve customer needs
- Support and empower store associates
- Be creative, innovative, and agile



Strive for Excellence

- Set and achieve goals within compliance rules
- Be accountable and celebrate wins
- Decide clearly and plan for what's ahead



Respect for the Individual

- Be visible, available, and open to feedback
- Lead by example; teach and trust others
- Seek out and value differences



Act with Integrity

- Tell the truth and keep your promises
- Be fair, open, and transparent
- Speak up and say no when it's right



QUICK CHECK · 1 OF 4

By which visit are customers far more likely to stop and have a real conversation with you?

A Visit 1

B Visit 2

C Visit 3

D It's random — visits don't matter



THE ANSWER · 1 OF 4

By which visit are customers far more likely to stop and have a real conversation with you?

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Visit 3 — Engagement.

Awareness builds on visit 1, recognition on visit 2, and real conversations spike by visit 3. Consistency is the whole strategy.

Plans & Compliance

WHAT YOU CAN OFFER

Understanding products, compliance requirements, and how to create value starts here.

Understanding Your Product Portfolio

Know the lineup so you can match each person to the right coverage for them. All production reporting is based on what is entered in Sunfire.



Medicare Advantage (MA / MAPD)

Bundles Parts A & B with Part D and extras — dental, vision, OTC, and flex-card benefits.



Dual-Eligible (D-SNP)

For customers with Medicare + Medicaid — OTC, grocery, and Walmart+ Assist benefits.



Chronic Condition (C-SNP)

For customers managing diabetes, heart disease, or other qualifying chronic conditions.



Prescription Drug Plans (PDP)

Stand-alone Part D for customers on Original Medicare or Med Supp who need drug coverage.



Med Supp & Individual / ACA

Medigap to fill Original Medicare gaps, plus ACA plans — all entered in Sunfire.



Goal credit & reporting: MA & Med Supp count toward store goals. All plan types go in Sunfire — and all production reporting is based on what is entered there.

An Experience They Can't Get Anywhere Else

Anyone can quote a premium over the phone. You can walk a customer straight to the value — that's the experience only the #1 retailer can deliver.



\$483

avg. MA flex card

Spend on covered everyday items in store



\$126

avg. grocery benefit

Covered food and essentials for the year



\$210

avg. vision allowance

Frames, lenses, and contacts at Vision Center



\$4

generic Rx starting price

Low-cost prescriptions at Walmart Pharmacy

Averages based on top 30 plans sold in stores during AEP 2026. Always confirm specific plan benefits before presenting.

Compliance: The Rules That Protect Everyone

Medicare enrollment is tightly regulated. These rules protect customers, Walmart, and your place in the program. Remember: all reporting is based on Sunfire entries.

ALWAYS DO

- ✓ Be duly licensed and appointed for every product you offer
- ✓ Enter ALL enrollments in Sunfire — this is the basis of all production reporting
- ✓ Introduce yourself as a licensed sales agent here to help with Medicare guidance
- ✓ Keep your kiosk at least 15 feet from the pharmacy counter
- ✓ Keep your area clean, organized, and professional
- ✓ Work your full contracted schedule and hours

NEVER DO

- ✗ Give preferential marketing to any plan based on Walmart's networks
- ✗ Market or enroll where care is administered (pharmacy or vision counters)
- ✗ Post unapproved signage, large backdrops, or collateral
- ✗ Market non-health products during any Medicare enrollment activity
- ✗ Disrupt store operations or enter associates-only areas unescorted
- ✗ Skip Sunfire entries — missing entries means missing production credit



Which of the following would be a compliance violation under the Healthcare Begins Here program?

- A** Waiting for a customer to approach you before starting a conversation
- B** Marketing Medicare plans while standing at the pharmacy counter
- C** Entering all plan types in Sunfire, including ACA and Med Supp
- D** Recommending a plan based on a full NEADS analysis



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Marketing Medicare plans at the pharmacy counter is a CMS violation.

You must keep your kiosk at least 15 feet away and never market where care is administered. All other options are correct behaviors.

Carriers Available With the Program

The following carriers are available through the Healthcare Begins Here program at your location. Always verify current availability in Sunfire before presenting. Your IFG Regional Sales Manager can also help confirm your store's carrier lineup.



The Five-Star Experience

HOW YOU CREATE VALUE

Learn the process, mindset, and customer-first approach that defines the retail program.

The Five Star Experience Framework

The five-star experience is the sum of four disciplines. Every agent, every interaction, every day.

1

Compliance First

- Licensed & appointed for every product
- 15 ft from pharmacy counter
- All enrollments entered in Sunfire
- Sunfire is the basis of ALL reporting
- No soliciting — wait to be approached

2

NEADS Discovery

- Now · Existing · Anticipated · Decision-Maker · Solution
- Ask before recommending — always
- Use consultative discovery questions
- Diagnostic opener: Are you on Medicare,
- aging in, or helping someone?

3

Reducing CTMs

- Caused by misrepresentation, rushing, or pressure
- A needs-first approach may help reduce consumer confusion and complaints.
- Clear expectations on timelines & next steps
- Leave every customer feeling informed and respected

4

Differentiated Experience

- Anyone can quote a premium by phone
- You can walk them to the value — Rx, flex card, vision
- Build relationships that generate referrals
- Make this community feel served, not sold to
- Leave them clearer, calmer, and more confident

NEADS: The Foundation of the Experience

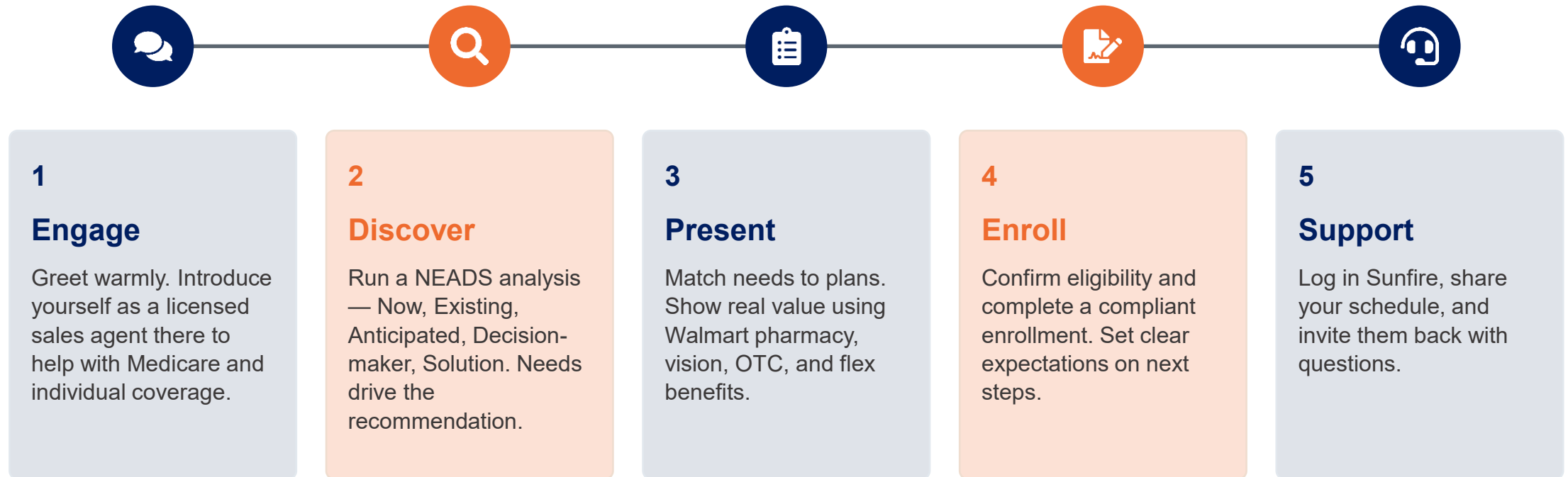
NEADS is not a checklist — it is the foundation of the experience. Done right, it feels like a genuine conversation, not a transaction.



NEADS is how you earn the right to recommend. Listen first — every answer shapes the experience you deliver.

Deliver a Five Star Experience, Every Visit

A repeatable flow that turns a passing shopper into a confident, enrolled member — and a customer who tells others about it.



Stay customer-first at every step — recommend what fits the person in front of you, not what's easiest to offer.

Walmart Pharmacy: Bringing Value to Life

The pharmacy is steps away — a powerful proof point for the experience you're creating. Prescription savings are tangible value your customer can use immediately.



Low-cost generics

Generic medications start at just \$4, with an easy refill experience online or in the app.



Same-day delivery

Eligible prescriptions delivered same day; Walmart+ members get free delivery and on-demand options.



Immunizations

Customers can schedule shots online or in the app — a simple, recurring reason to visit.



Mail order & specialty

Most maintenance, specialty, and OTC products ship to the door, including a dedicated Specialty Pharmacy.



Accepts most insurance

Walmart Pharmacy takes most plans — review the customer's 2027 plan details together before enrollment. All enrollments must be entered in Sunfire for proper reporting.

The information provided is intended for educational purposes only and is designed to help consumers better understand their available benefits. It is not intended to promote or recommend Walmart, Walmart pharmacy, or Walmart Assist.

More Ways to Deliver Value

Three more Walmart touchpoints that help you demonstrate plan value and serve dual-eligible and assistance-eligible customers.



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Walmart Vision Center



- Plans average a \$210 vision allowance
- Frames, lenses, contacts, and readers
- Eye exams at many (not all) locations
- Accepts most major vision insurance

OTC & Flex Benefits



- Many flex cards add to the customer's Walmart.com wallet
- Direct them to Walmart.com/benefits
- Eligibility badges and a benefits tracker
- Filter online shopping to covered items

Walmart+ Assist



- 50% off Walmart+ for assistance recipients
- \$6.47/month or \$49/year, full benefits
- For SNAP, WIC, Medicaid, SSI, TANF & more
- Great fit for D-SNP / dual-eligible members

Medicare GLP-1 Bridge Program

Walmart & Sam's Club launched this program July 1, 2026. Customers may ask about it — here's what you need to know.

WHAT IS IT?

Medicare GLP-1 Bridge Program

-  Nationwide program to help Medicare beneficiaries access new weight-management prescription coverage
- ✓ Launches July 1, 2026 — runs through December 2027
- ✓ Covers GLP-1 medications (e.g., Ozempic/Wegovy-class) under Medicare for eligible beneficiaries
- ✓ Pharmacist consultations and in-store support at nearly 5,000 locations

More info: walmart.com/cp/medicare-glp1-bridge

Direct customers with questions to the Walmart Pharmacy.

WHO MAY QUALIFY?

- Medicare beneficiaries with obesity or obesity-related conditions
- Those with qualifying conditions (e.g., type 2 diabetes, cardiovascular risk)
- Eligibility determined by health plan, provider, and CMS — not by agents

YOUR ROLE AS AN AGENT

- You are NOT required to be a GLP-1 expert
- If a customer asks: acknowledge it and direct them to the Walmart Pharmacy
- *"I can let you know this is something the pharmacist can help you explore."*
- Never advise on eligibility, coverage, or treatment



According to our Five Star Experience standard, what **MUST happen before you recommend a plan?**

- A** Quote the lowest premium available
- B** Complete a full NEADS discovery — listen before leading
- C** Present all five plan types
- D** Ask the customer how they heard about Walmart Insurance



According to our Five Star Experience standard, what **MUST** happen before you recommend a plan?

- A** Quote the lowest premium available
- B** Complete a full NEADS discovery — listen before leading
- C** Present all five plan types
- D** Ask the customer how they heard about Walmart Insurance

Complete a full NEADS discovery.

The Five-Star Experience is built on listening first — Now, Existing, Anticipated, Decision-Maker — before you ever reach Solution.

Operate & Support

HOW YOU SUCCEED

The tools, systems, relationships, and support resources that help you perform at your best.

Preparing for Your In-Store Experience

Everything you need to walk in on day one — looking the part, set up right, and ready to deliver a five-star experience from the first shift.

PRE-FLIGHT CHECKLISTS



Credentials & Appearance

- ☐ **Licensed & appointed for every product you'll offer; RTS for at least 2 carriers**
- ☐ **Dress code met**
 - Clean, wrinkle-free — no rips, graphics, or logos
 - Long pants and closed-toe shoes
 - Polo or plain shirt — avoid red (Walmart associate color)
 - No agency- or carrier-branded attire
- ☐ **IFG name badge and marketing button ready**
Both must be always worn



Tech & Connectivity

- ☐ **Bring a charged hotspot**
Guest Wi-Fi can be unreliable
- ☐ **Bring a backup power bank**
Outlets aren't guaranteed
- ☐ **Verify Sunfire Retail portal access**
Login tip: clear cache & cookies if Sunfire has trouble loading
- ☐ **Contacts saved: 877.230.3316 / retailsupport@teamifg.com**



Materials and Kiosk Prep

- ☐ **Setup materials confirmed with pharmacy manager**
Not delivered by Oct 5? Call 877.230.3316.
- ☐ **Table location approved by store manager**
Must be ≥15 ft from pharmacy
- ☐ **Approved giveaway items and HBH materials stocked**
No food, drink, or unapproved signage
- ☐ **In-store weekly schedule set, shared, and posted**

Setting Up for Success

Standard operating procedures keep your kiosk compliant, professional, and ready every day you're scheduled.

Arrival

- Arrive 15 minutes early
- Check in with in-store Champion
- Dress code met and badge & marketing button ready

Kiosk Setup

- Set up at least 15 feet from the pharmacy in the location approved by the store manager or delegate.
- Post your weekly in-store schedule on your first shift of each week—signage must be visible
- Approved marketing items only, no food or drink

Operations

- Work your full contracted hours, checking in and out of Sunfire
- Step away from your table for lunch and breaks



Building Your In-Store Network

Relationships drive referrals. The associates around you can point customers your way — if they know who you are and why you're there.



Pharmacy Manager

Your most important contact. Check in weekly and share your schedule before each week begins.



Store Leadership

Meet the store manager, store lead, team leads, and Vision Center manager — or their delegate.



In-Store Announcements

Store announcements run Oct. 15, 2026–Mar. 15, 2027, directing customers with Medicare Advantage or individual health insurance questions to the Healthcare Begins Here table for support.



Social Media (MLS)

Ask the pharmacy manager to post a Store Social note with your in-store days and hours.



Radio & Recognition

In-store Walmart radio spots run for the program throughout the sales season — and a top-5% performance can earn a national shoutout.

Customers can also find you through the agent store locator on Walmart.com.

Sunfire Retail: Log Every Enrollment

Sunfire Retail is the single system of record. Every enrollment runs through it — no exceptions. All production reporting is based entirely on what is entered in Sunfire.



Check in and out

The Check In / Out button appears only within 30 minutes before and after your scheduled event.



Enter every enrollment

ACA, Med Supp, manual entries, and carriers not shown in Sunfire must all be recorded.



Count store-origin enrollments

Any enrollment that starts from a store engagement — even if completed later — belongs in Sunfire.



Why it matters

Failing to enter all enrollments in Sunfire means missing production credit. All reporting — goals, tiers, and store performance — is based entirely on Sunfire entries.

When in doubt, enter the enrollment.

LOGIN TIP

Bookmark the Sunfire site only after logging into the Retail Portal. Login trouble? Clear cache, cookies, and history, then reopen your browser.

Verify Your Ready-to-Sell Status in Sunfire

Before you can enroll a single customer, you must confirm your ready-to-sell status in Sunfire. Here's how to verify it.

	Refresh RTS										
	Aetna Inc. - 2026	Aetna Inc. - 2027	Anthem Inc. - 2026	Anthem Inc. - 2027	Centene Corporation - 2026	Centene Corporation - 2027	Humana Inc. - 2026	Humana Inc. - 2027	Fidelis - 2026	Fidelis - 2027	UnitedHealthcare - 2026
AL	Yes	No	No	No	No	No	Yes	No	No	No	Yes
AR	Yes	No	No	No	No	No	Yes	No	No	No	Yes
AZ	Yes	No	Yes	No	No	No	Yes	No	No	No	Yes
CA	Yes	No	Yes	No	No	No	Yes	No	No	No	Yes
CO	Yes	No	Yes	No	No	No	Yes	No	No	No	Yes
CT	Yes	No	No	No	No	No	Yes	No	No	No	Yes
DC	Yes	No	No	No	No	No	Yes	No	No	No	Yes

Sunfire RTS Report is available in your agent screen.



KEY REMINDER

If your ready-to-sell status is NOT confirmed — stop. Do not attempt to enroll. Call IFG Assist: 877.230.3316



QUICK CHECK · 4 OF 4

How far must your kiosk be from the pharmacy counter?

A 5 feet

B 10 feet

C 15 feet

D There's no required distance



THE ANSWER · 4 OF 4

How far must your kiosk be from the pharmacy counter?

A 5 feet

B 10 feet

C 15 feet

D There's no required distance

15 feet, minimum.

This keeps you clear of where care is administered and protects your program access — easy to violate by accident, so measure it.

Support Resources

IFG Assist is your dedicated support team — reach out early. A growing toolkit of reference materials will also be available online, in Sunfire, and on the program website.



Email

retailsupport@teamifg.com

Best for: badge/button replacements, missing carriers in Sunfire, and scheduling guidance. Response within 24–48 business hours.



Phone

877.230.3316

Best for: training, kiosk troubleshooting, store conflicts, and Sunfire support. Mon–Fri 8 AM–6 PM · Sat (AEP) 9 AM–6 PM · Closed Thanksgiving.

REFERENCE MATERIALS & ONLINE RESOURCES

- Agent Toolkit (pre-approved materials & social content)
- Field Quick Reference Card
- Sunfire Retail Portal — sunfireretail.com
- Medicare.gov — full plan comparison resource
- IFG Website — www.teamifg.com, click on Retail Program
- Store Social (MLS) — in-store social scheduling

BEFORE YOU CALL: Have your name, NPN, store number, and a clear description of the issue ready.

Frequently Asked Questions

These are the real questions that come up in the first weeks. Know the answers before they ask.

Question	Answer
Do I enter every plan type in Sunfire?	Yes — MA, Med Supp, D-SNP, C-SNP, PDP, ACA, and manual entries. All reporting is based on Sunfire entries.
What counts toward store goals?	Medicare Advantage (MA) and Medicare Supplement (Med Supp) enrollments count toward store goals.
What if an enrollment finishes outside the store?	If it started from an in-store engagement, it belongs in Sunfire — regardless of where it closed.
Can I add signage at my kiosk?	Flyers on your table are fine. No large signage, backdrops, or unapproved collateral.
Can I cross-sell life or P&C insurance?	Referrals and cross-sells are allowed — but never during a Medicare enrollment activity.
Can I offer giveaways to customers?	Yes — nominal-value items are allowed in line with CMS guidelines and applicable value limits.

Keep your Field Quick Reference card at the kiosk — it covers compliance rules, NEADS, support contacts, and online resource links at a glance.

Handling Issues & Escalations

Not every day goes smoothly. Know how to handle issues quickly, professionally, and without disrupting the store.



Customer Complaint or Conflict

Stay calm. Never argue. Acknowledge the concern, offer to follow up via IFG Assist, and step back if needed. Document everything.



Kiosk Damage or Removal

If your table is moved or removed, do not reinstall it yourself. Contact IFG Assist at 877.230.3316 immediately. Photograph if possible.



Technology or Sunfire Issues

If Sunfire fails, do not hold enrollments to enter later — you will lose production credit. Pause, troubleshoot, call IFG Assist if needed.



Store Associate Conflict

If an associate asks you to move or stop — comply immediately and politely. Never argue. Contact IFG Assist and document the interaction.

Any escalation: 877.230.3316 · retailsupport@teamifg.com · Reference your Field Quick Reference card

Success Starts With Showing Up

FROM TRAINING TO EXECUTION

Everything you've learned comes down to one thing: consistently showing up, serving customers, and creating an experience worth returning for.

Your AEP Opportunity

TIER C

Growing Producers

45+ Enrollments

Per AEP

~15–20 In-Store Hours

Per Week

- ✓ Building consistency
- ✓ 3-Visit Rule in action

TIER B

Consistent Producers

100+ Enrollments

Per AEP

~20–25 In-Store Hours

Per Week

- ✓ Strong customer engagement
- ✓ Reliable production

TIER A

Top Performers

200+ Enrollments

Per AEP

~30 In-Store Hours

Per Week

- ✓ High conversion
- ✓ 80+ OEP enrollments

More hours in-store → more exposure → more engagement → more enrollments

Build the presence. Capture the demand. Execution, not access, is what drives results.

Make This Your Best AEP

- 1 Introduce yourself to the pharmacy manager and confirm your materials and table location
- 2 Verify Sunfire access and your ready-to-sell status for at least 2 carriers before your first shift
- 3 Set your schedule, share it, and ask about a My Local Social post
- 4 Stock your table: approved items, giveaways, schedule sign, hotspot, and power
- 5 Walk the pharmacy and Vision Center so you can speak to their value firsthand
- 6 Commit to consistent coverage — every shift builds toward the third visit

Healthcare Begins Here

And So Does Your Best AEP

You're inside the #1 retailer in the world. Show up ready, deliver an experience worth talking about, and help every customer find the right plan.

walmartinsurance.com

Thank you for attending!

NEXT STEPS

Please visit www.teamifg.com and click the Retail Program link to complete your certification process and sign your code of conduct.

If you have any questions, please connect with your Regional Sales Manager or email us at retailsupport@teamifg.com.