

We challenge you to find a better plan in the Guaranteed Issue Medical market **TODAY!**

Be among the **FIRST** of AGENTS to offer this outstanding product.

PROGRAM FEATURES

- » Guaranteed Issue – Never turn clients away
- » Carrier is A.M. Best Rated "A" Excellent (as of 2009)
- » On Line Enrollment – 24/7
- » Agent Back Office and Training to Submit and Manage Business – 24/7
- » Outstanding Customer Service and Support

PLAN BENEFITS

Plan benefit availability will vary by state. See web site for specific plan offering by state.

- » Plans offered in 42 states
- » Platinum, Gold and Silver Series Plans
- » \$20 Doctor Office Visit Co-pay (in-network) \$40 benefit (out-of-network) 5 visits per person 10 per family
- » Wellness Visit Co-pay - \$20 Co-pay (in-network) \$40 benefit (out-of-network)
- » No Pre-X on Doctor or Wellness Visit benefit (Pre-X applied to other benefits) 2 visits per individual/family
- » Hospital Confinement – Up to \$1,000 per day
- » ICU/CCU – Up to \$2,000 per day
- » Surgery - \$10,000 benefit, 2 surgeries per year per insured (includes operating and recovery room charges, drugs and medicine during surgery, dressing, casts, splints, diagnostic services)
- » Anesthesia – 25% of surgery benefit
- » Diagnostic X-Ray and Lab - \$100 (3 sittings per year per insured)
- » Ambulance (Air or Ground) - \$100
- » Emergency Room - \$1,000 (2 per insured/family) 30 day wait for sickness
- » Accident - \$5,000
- » Critical Illness - \$10,000
- » Term Life - \$10,000
- » Accidental Death and Dismemberment - \$15,000

ASSOCIATION DISCOUNT BENEFITS IN ALL PLANS

- » Access to Beech Street PPO Network Providers
- » 3-Tier Rx Discount
- » Call MD
- » Tiered Dental and Vision
- » Chiropractic
- » Diabetic Supplies
- » 24-hour Nurses Hotline
- » And Much More!