

**EVERYONE NEEDS BASIC BENEFITS** 

## gap

Helps pay deductibles and copays

Pays benefits directly to you unless assigned to provider

Pays in addition to all other insurance

**No Deductibles** 

**No Networks** 

Health Insurance Not Required

\$5,000 Hospital Admission Benefit

**Covers Maternity after 10 months** 

\$200 a day hospital confinement benefit

Two \$50 Doctor Visit benefits paid each year

QUOTED PREMIUM

Offered to Age 69\* Renewable to Age 69\* dental vision

Choose your doctor, NO NETWORKS

Coverage up to age 85

\$1,500 policy year benefit max

**Guaranteed Issue** 

Hearing Coverage also included at no extra cost

\$100 deductible

Tiered coverage on all services:

Year 1 - 60%

Year 2 - 70%

Year 3+ - 80%

No wait on preventive & basic services

6 month wait on contact lenses and eyeglasses

12 month wait on major dental services

**QUOTED PREMIUM** 

Offered to Age 85 Renewable for life

## cancer

Comprehensive cancer & dread disease benefits

\$10,000 1st Occurrence

\$5,000 per month for unlimited radiation, chemotherapy and other benefits

\$4,000 Surgical Benefit

\$1,000 per day extended benefits after 70 days of continuous confinement

## **Additional Benefits:**

Marrow Transplant \$10,000

Experimental Treatment \$10,000

Breast **\$5,000** Reconstruction

Blood & Plasma \$5,000/yr

Artificial \$1,500

Medical Equipment \$1,000/yr

**QUOTED PREMIUM** 

Offered to Age 69 Renewable for life

## life

Simplified Issue 20 Year Term Life Insurance

Coverage for entire family

Select the amount of coverage you need

**Accidental Death Benefit increases your protection** 

**Field Issued Application** 

**Benefit Increments of:** 

\$25,000

\$50,000

\$100,000

\$150,000

\$200,000

\$250,000

QUOTED PREMIUM

Offered to Age 60

