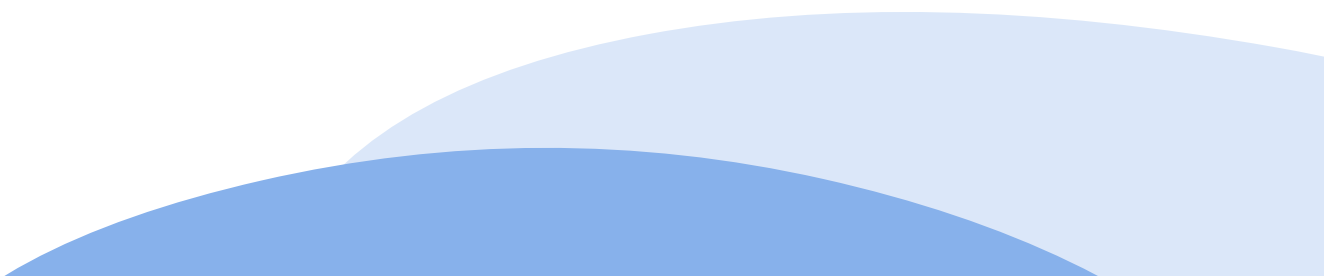


Basic Core Plan Review

Understanding the details and benefits of the **Basic Core and Basic Core-Plus Insurance Plans**

Basic Core and Basic Core-Plus Overview

- Offered through **American Public Life Insurance Company**
 - **Indemnity Insurance** for Basic Core
 - **Managed Care** for Basic Core-Plus
 - No waiting or exclusion period for pre-existing conditions
 - **No coverage for pregnancy**
- 

Key Features and Benefits

Hospital Admission Benefits

- \$500 per day (max 1 day)

Hospital Daily Confinement

- \$100 per day (max 10 days)

Emergency Room Visits

- \$50 per day (max 1 day)

Urgent Care and Physician Office Visits

- \$50 per day (max 3 days)

Additional Benefits

- Free prescription club with discount Rx card
- No-cost telemedicine virtual doctor visits



American Public Life Insurance Logo


Cost Management Tools

Medical Bill Repricer (MBR)

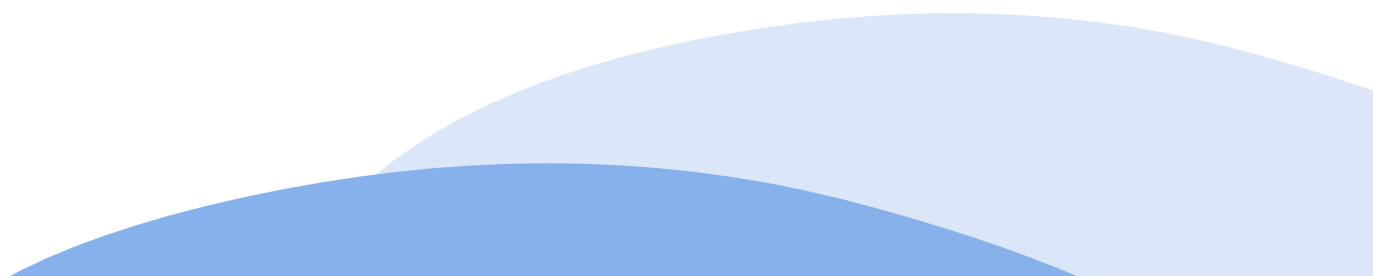
Reference Based Pricing System

Advocacy Services Support


How Medical Bill Repricer Works

1. Enroll through **American Public Life Insurance Company**
 2. Choose any doctor with a \$25 prepay for primary care
 3. \$50 prepay for specialist visits
 4. Receive **Reference Based Pricing** (RBP)
 5. Assistance in locating providers and setting appointments
 6. **Flexibility** in choosing doctors
- 


Preventive Care and Wellness

- **Free Prescription Club** Services
 - **Patient Assistance Program** for brand name medications
 - **Walmart** provides discounted diabetic insulin
- 

Telehealth Services

- **Unlimited virtual doctor visits** 24/7
 - **Live video consultations** available
 - **Immediate prescription fills** at local pharmacies
 - **No-cost generic medications** with Free Prescription Club ID
- 

Advocacy and Support Services

- Comprehensive healthcare advocacy
 - Assistance in understanding benefits
 - Provider negotiation options
 - Payment plan setup support
- 

Basic Core Plan (1/2)

Hospital Benefits

- \$500 per day for admission
- \$100 per day for daily confinement
- \$50 per day for emergency room visits

Urgent Care and Office Visits

- \$50 per day for urgent care
- \$50 per day for physician visits

Additional Benefits

- Free prescription club
- No-cost telemedicine visits



Basic Core Plan (2/2)

Medical Bill Repricer

- Reference Based Pricing
- Advocacy services

Flexibility and Support

- Choose any doctor
- Assistance in locating providers



Basic Core-Plus Plan (1/2)

Hospital Benefits

- \$500 per day for admission
- \$100 per day for daily confinement
- \$50 per day for emergency room visits

Urgent Care and Office Visits

- \$50 per day for urgent care
- \$50 per day for physician visits

Additional Benefits

- Free generic medications
- Unlimited telemedicine visits



Basic Core-Plus Plan (2/2)

Medical Bill Repricer

- Reference Based Pricing
- Advocacy services

Flexibility and Support

- Choose any doctor
- Assistance in locating providers



Comparing the Plans

Feature	Basic Core	Basic Core-Plus
Hospital Admission	\$500/day (1 day max)	\$500/day (1 day max)
Daily Confinement	\$100/day (10 days max)	\$100/day (10 days max)
Emergency Room	\$50/day (1 day max)	\$50/day (1 day max)
Urgent Care	\$50/day (3 days max)	\$50/day (3 days max)
Physician Visits	\$50/day (3 days max)	\$50/day (3 days max)

Definitions and Limitations

Pre-existing Conditions

- No waiting period
- No exclusion period
- Not covered for pregnancy

Provider Flexibility

- Choose any doctor
- No network restrictions

Advocacy Services


- Assistance with benefits
- Provider negotiation

Cost Management

- Reference Based Pricing
- Medical Bill Repricer



Key Takeaways and Reminders

- **Hospital and Emergency Benefits** included
 - **Telemedicine and Prescription Benefits** available
 - **Advocacy and Support Services** provided
 - **No network restrictions** required
- 

Thank You!

Continue to be great!

