

# Basic Core Plan Overview

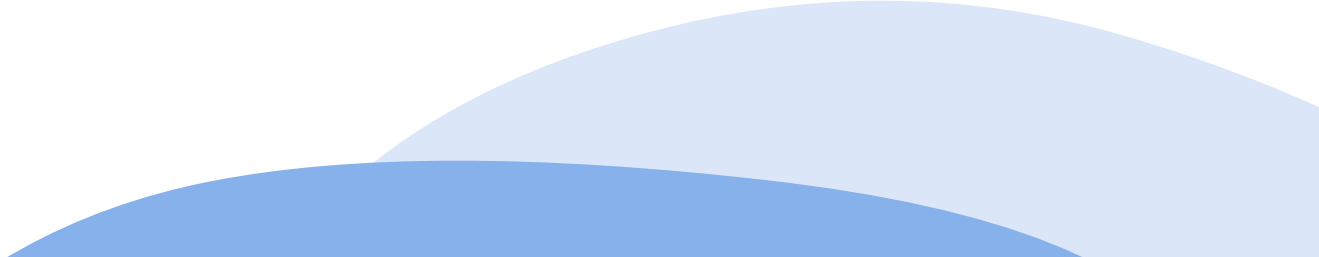
Understanding the details and benefits of the **Basic Core** and **Basic Core-Plus Plans**

## DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

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# The Basic Core and Basic Core-Plus Plans

- Membership packages with no waiting or exclusion periods for pre-existing conditions through **American Public Life Insurance Company**
  - **Indemnity Insurance** with specific daily limits
  - **Free Prescription Club** and telemedicine services
  - **Managed Care Service** through Medical Bill Repricer
  - **Advocacy Services** support
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# Key Features and Benefits

**Managed Care**

**Indemnity Insurance**

**Free Prescription Club** (varies by plan)

**Telemedicine Services** through virtual consultations




# Cost Management Tools

**Medical Bill Repricer** (MBR)

**Reference Based Pricing** System

**Advocacy Services** Support

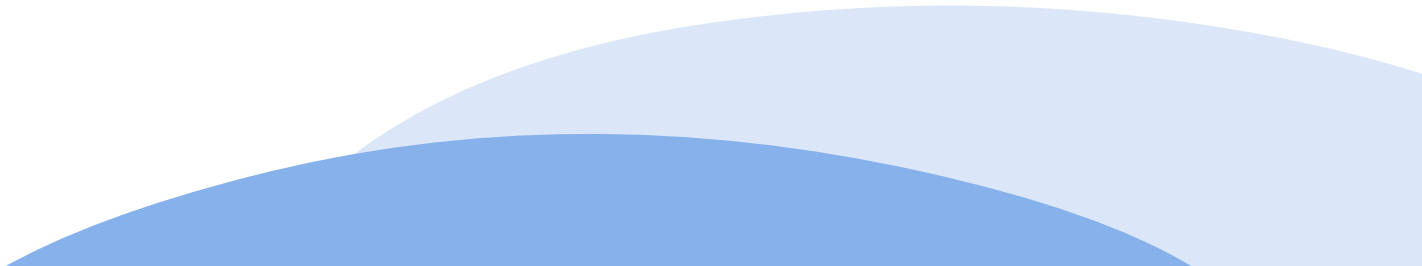
# How Medical Bill Repricer Works

1. Enroll through **American Public Life Insurance Company**
  2. Use the \$25 pre-pay for doctor visits or \$50 for specialist visits
  3. MBR explains benefits and assists with claims
  4. Receive Reference Based Pricing (**RBP**)
  5. Choose any doctor without network restrictions
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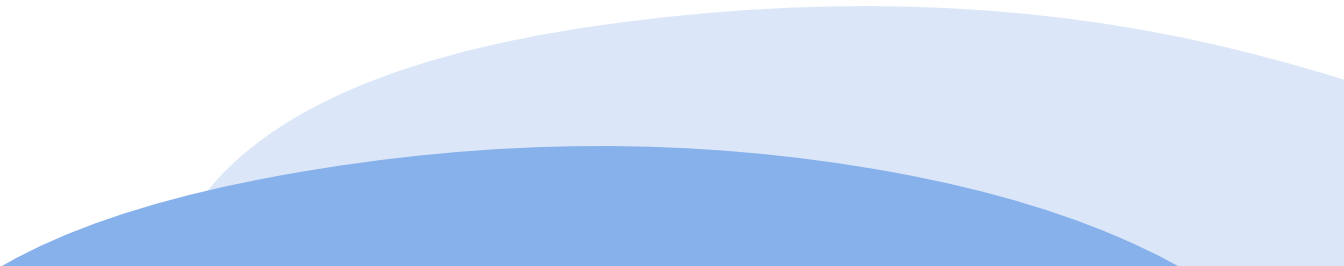
# Health Savings

- **Free Prescription Club** Services
  - **Telemedicine** Programs
  - **Patient Assistance Program** provides affordable medication options
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# Telehealth Services

- **Unlimited Virtual Doctor Visits**
  - **24/7 Access** to care
  - **No-Cost Consultations** available
  - **Immediate Prescriptions** to local pharmacies
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# Advocacy and Support Services

- **Concierge Healthcare Advocacy**
  - **Provider Negotiation** assistance
  - **Claims Filing** options
  - **Cost Reduction** support
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# Basic Core Plan (1/2)

## Indemnity Insurance

- \$500 per day max of 1 day for hospital admission
- \$100 per day max of 10 days for hospital daily confinement
- \$50 per day max of 1 day for emergency room visits
- \$50 per day max of 3 days for urgent care

## Free Prescription Club

- Discount Rx Card

## Telemedicine Services

- Not Available



Basic Core Indemnity Insurance	BASIC CORE MANAGED CARE	BASIC CORE-PLUS MANAGED CARE
Pre-Existing Condition Period	No Waiting Period	No Waiting Period
Pre-Existing Condition Exclusion Period	No Exclusion Period	No Exclusion Period
Pregnancy Coverage	Pregnancy Not Covered	Pregnancy Not Covered
HOSPITAL ADMISSION	\$500 per day max of 1 day(s)	\$500 per day max of 1 day(s)
HOSPITAL DAILY CONFINEMENT	\$100 per day max of 10 day(s)	\$100 per day max of 10 day(s)
EMERGENCY ROOM	\$ 50 per day max of 1 day(s)	\$ 50 per day max of 1 day(s)
URGENT CARE	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
PHYSICIAN OFFICE VISITS	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
Additional Benefits	Basic Core	Basic Core – Plus
<b>FREE Prescription Club</b>	Discount Rx Card	Free Generic Medications <b>\$0 Copay</b>
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day <b>\$0 Copay</b>

MEDICAL BILL REFRICER	MEDICAL BILL REFPRICER SERVICES
<b>Doctor or Specialist Office Visit</b> <b>\$25 Prepay Feature</b> Choose Your Doctor	<b>Members Can Choose Any Doctor</b> Primary Care Doctor Office Visit <b>\$25</b> prepay Specialist Office Visit <b>\$50</b> prepay
<b>MANAGED CARE</b> Reference Base Pricing	MRBP -Managed Care Reference Based Pricing is a system of paying providers between 150% to 200% of "Medicare Allowable Rates". Rates paid for doctor office visits or hospital, emergency room, urgent care, or surgery is generally lower than PPO Network negotiated rates.
<b>Advocacy</b> Concierge Service	Medical Professionals assist members with understanding how to utilize their benefits, find providers and book appointments with providers, file claims, and negotiate with providers. When there is a balance due to a provider, Advocacy will negotiate to lower or eliminate members out-of-pocket cost

# Basic Core Plan (2/2)

## Medical Bill Repricer

- \$25 prepay for doctor visits
- \$50 prepay for specialist visits

## Advocacy Services

- Included



Basic Core Indemnity Insurance	BASIC CORE MANAGED CARE	BASIC CORE-PLUS MANAGED CARE
Pre-Existing Condition Period	No Waiting Period	No Waiting Period
Pre-Existing Condition Exclusion Period	No Exclusion Period	No Exclusion Period
Pregnancy Coverage	Pregnancy Not Covered	Pregnancy Not Covered
HOSPITAL ADMISSION	\$500 per day max of 1 day(s)	\$500 per day max of 1 day(s)
HOSPITAL DAILY CONFINEMENT	\$100 per day max of 10 day(s)	\$100 per day max of 10 day(s)
EMERGENCY ROOM	\$ 50 per day max of 1 day(s)	\$ 50 per day max of 1 day(s)
URGENT CARE	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
PHYSICIAN OFFICE VISITS	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
Additional Benefits	Basic Core	Basic Core – Plus
<b>FREE Prescription Club</b>	Discount Rx Card	Free Generic Medications <b>\$0 Copay</b>
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day <b>\$0 Copay</b>

MEDICAL BILL REPRICER	MEDICAL BILL REPRICER SERVICES
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# Basic Core-Plus Plan (1/2)

## Indemnity Insurance


- \$500 per day max of 1 day for hospital admission
- \$100 per day max of 10 days for hospital daily confinement
- \$50 per day max of 1 day for emergency room visits
- \$50 per day max of 3 days for urgent care



## Free Prescription Club

- Free Generic Medications \$0 Copay

## Telemedicine Services

- Unlimited Visits - 24-Hours a Day \$0 Copay

<div></div> <div><h1>Basic Core</h1></div> <div><div></div><div>Insurance underwritten by: American Public Life Insurance Company</div><div>A+ (Superior) *AM Best Rating</div></div>					
Basic Core Indemnity Insurance		BASIC CORE MANAGED CARE		BASIC CORE-PLUS MANAGED CARE	
Pre-Existing Condition Period		No Waiting Period		No Waiting Period	
Pre-Existing Condition Exclusion Period		No Exclusion Period		No Exclusion Period	
Pregnancy Coverage		Pregnancy Not Covered		Pregnancy Not Covered	
HOSPITAL ADMISSION		\$500 per day max of 1 day(s)		\$500 per day max of 1 day(s)	
HOSPITAL DAILY CONFINEMENT		\$100 per day max of 10 day(s)		\$100 per day max of 10 day(s)	
EMERGENCY ROOM		\$ 50 per day max of 1 day(s)		\$ 50 per day max of 1 day(s)	
URGENT CARE		\$ 50 per day max of 3 day(s)		\$ 50 per day max of 3 day(s)	
PHYSICIAN OFFICE VISITS		\$ 50 per day max of 3 day(s)		\$ 50 per day max of 3 day(s)	
Additional Benefits		Basic Core		Basic Core – Plus	
<div></div> <div>FREE Prescription Club</div>		Discount Rx Card		Free Generic Medications <b>\$0 Copay</b>	
No COST TELEMEDICINE - Virtual Doctor Visits		Not Available		Unlimited Visits - 24-Hours a Day <b>\$0 Copay</b>	

<div></div>		MEDICAL BILL REFERRER SERVICES	
Doctor or Specialist Office Visit		Members Can Choose Any Doctor	
	\$25 Prepay Feature Choose Your Doctor	Primary Care Doctor Office Visit <b>\$25</b> prepay Specialist Office Visit <b>\$50</b> prepay	
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# Basic Core-Plus Plan (2/2)

## Medical Bill Repricer

- \$25 prepay for doctor visits
- \$50 prepay for specialist visits

## Advocacy Services

- Included



Basic Core Indemnity Insurance	BASIC CORE MANAGED CARE	BASIC CORE-PLUS MANAGED CARE
Pre-Existing Condition Period	No Waiting Period	No Waiting Period
Pre-Existing Condition Exclusion Period	No Exclusion Period	No Exclusion Period
Pregnancy Coverage	Pregnancy Not Covered	Pregnancy Not Covered
HOSPITAL ADMISSION	\$500 per day max of 1 day(s)	\$500 per day max of 1 day(s)
HOSPITAL DAILY CONFINEMENT	\$100 per day max of 10 day(s)	\$100 per day max of 10 day(s)
EMERGENCY ROOM	\$ 50 per day max of 1 day(s)	\$ 50 per day max of 1 day(s)
URGENT CARE	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
PHYSICIAN OFFICE VISITS	\$ 50 per day max of 3 day(s)	\$ 50 per day max of 3 day(s)
<b>Additional Benefits</b>	<b>Basic Core</b>	<b>Basic Core – Plus</b>
<b>FREE Prescription Club</b>	Discount Rx Card	Free Generic Medications <b>\$0 Copay</b>
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day <b>\$0 Copay</b>

MEDICAL BILL REPRICER	MEDICAL BILL REPRICER SERVICES
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# Comparing the Plans

Feature	Basic Core	Basic Core-Plus
Pre-Existing Condition Period	No Waiting Period	No Waiting Period
Pre-Existing Condition Exclusion Period	No Exclusion Period	No Exclusion Period
Pregnancy Coverage	Not Covered	Not Covered
Hospital Admission	\$500 per day max of 1 day	\$500 per day max of 1 day
Hospital Daily Confinement	\$100 per day max of 10 days	\$100 per day max of 10 days
Emergency Room	\$50 per day max of 1 day	\$50 per day max of 1 day
Urgent Care	\$50 per day max of 3 days	\$50 per day max of 3 days
Physician Office Visits	\$50 per day max of 3 days	\$50 per day max of 3 days
Free Prescription Club	Discount Rx Card	Free Generic Medications \$0 Copay
Telemedicine - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day \$0 Copay

# Exclusions and Limitations

## Indemnity Insurance

- \$500 per day max of 1 day for hospital admission
- \$100 per day max of 10 days for hospital daily confinement
- \$50 per day max of 1 day for emergency room visits

## Free Prescription Club

- Discount Rx Card

## Telemedicine Services

- Not Available

## Advocacy Services

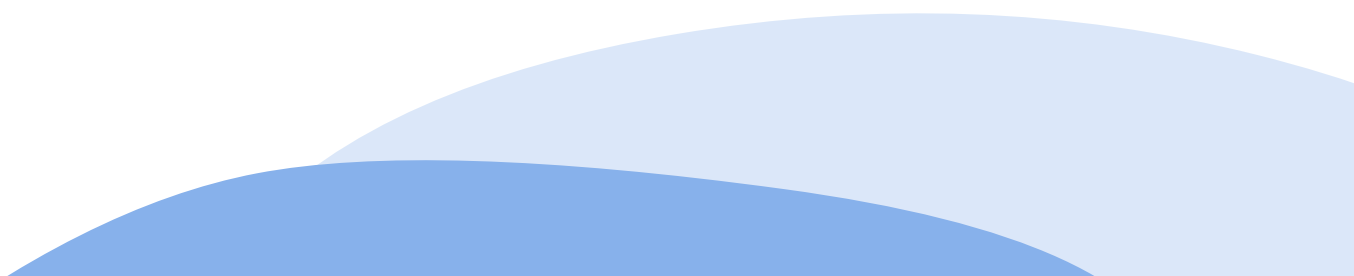
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# Key Takeaways and Reminders

- **Managed Care** benefits
  - **Indemnity Insurance** included
  - **Free Prescription Club** benefits
  - **Enrollment** required
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# Thank You!

Continue to be great!



**DISCLAIMER**

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