

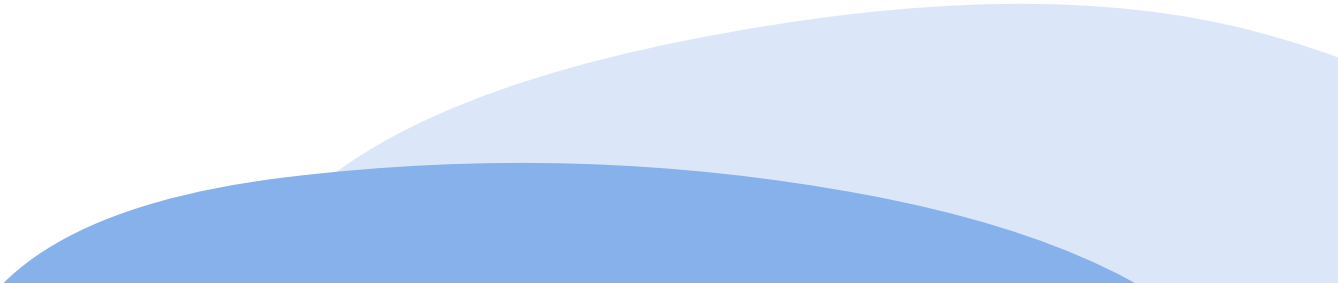
Basic Core Plan Overview

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

The Basic Core and Basic Core-Plus Plans

- Managed care 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
 - **Medical Bill Repricer** through Reference Based Pricing
 - **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



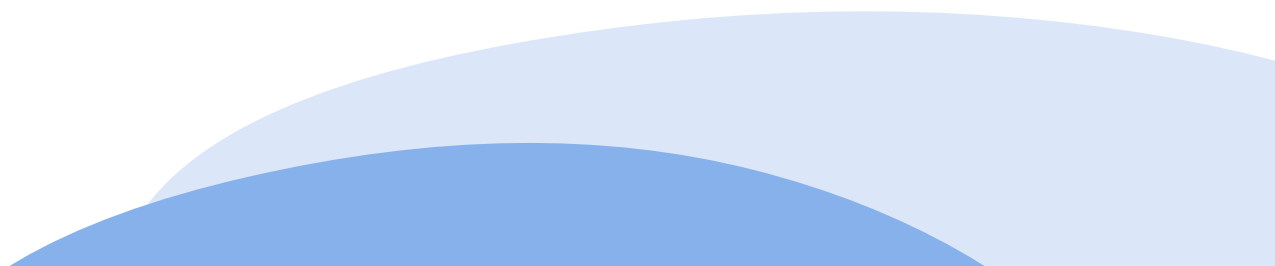
Cost Management Tools

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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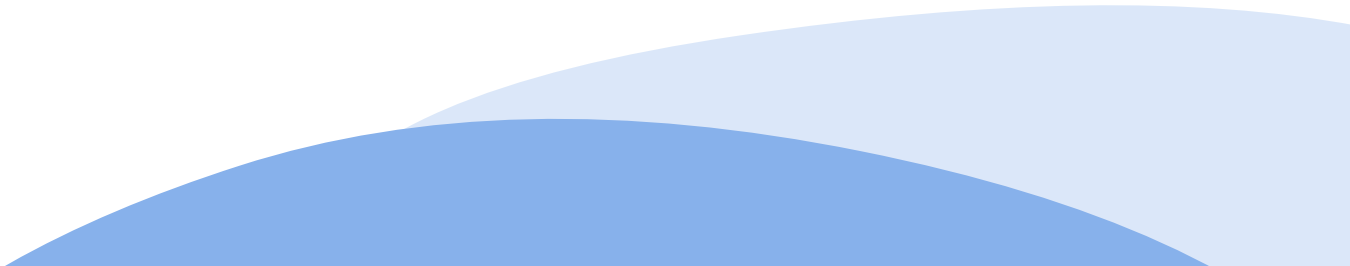
Preventive Care and Wellness

- **Free Prescription Club** Services
 - **Telemedicine** Programs
 - **Patient Assistance Program** provides affordable medication options
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- A decorative graphic at the bottom of the slide consisting of two overlapping, stylized waves. The front wave is a medium blue, and the back wave is a lighter, semi-transparent blue.

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
FREE Prescription Club	Discount Rx Card	Free Generic Medications \$0 Copay
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day \$0 Copay

	MEDICAL BILL REFERENCE SERVICES
<p>Doctor or Specialist Office Visit</p> <p> \$25 Prepay Feature Choose Your Doctor</p>	<p>Members Can Choose Any Doctor</p> <p>Primary Care Doctor Office Visit \$25 prepay</p> <p>Specialist Office Visit \$50 prepay</p>
<p> MANAGED CARE Reference Base Pricing</p>	<p>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.</p>
<p> Advocacy Concierge Service</p>	<p>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</p>

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
FREE Prescription Club	Discount Rx Card	Free Generic Medications \$0 Copay
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day \$0 Copay

MEDICAL BILL REPRICER	MEDICAL BILL REPRICER SERVICES
Doctor or Specialist Office Visit \$25 Prepay Feature Choose Your Doctor	Members Can Choose Any Doctor Primary Care Doctor Office Visit \$25 prepay Specialist Office Visit \$50 prepay
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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



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
FREE Prescription Club	Discount Rx Card	Free Generic Medications \$0 Copay
No Cost TELEMEDICINE - Virtual Doctor Visits	Not Available	Unlimited Visits - 24-Hours a Day \$0 Copay

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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



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HOSPITAL ADMISSION	\$500 per day max of 1 day(s)	\$500 per day max of 1 day(s)
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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

Definitions 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

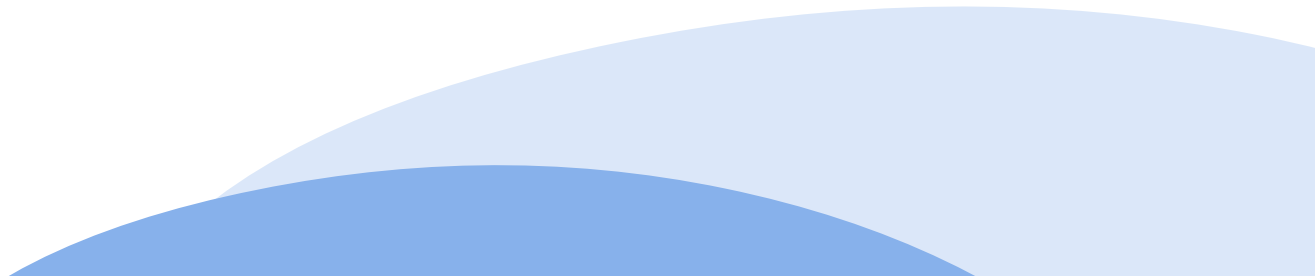
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Key Takeaways and Reminders

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

Continue to be great!



DISCLAIMER

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.