

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

- Underwritten by: **American Public Life Insurance Company**
 - **Indemnity Insurance** with specific daily limits
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Association Benefits

Cost Management Tools

- **Medical Bill Repricer (MBR)** – Reduces out-of-pocket costs through direct negotiation
- **Reference Based Pricing System** – Ensures competitive provider rates
- **Advocacy Services Support** – Helps members navigate billing and insurance processes

Health Savings & Prescription Services

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

Telehealth Services

- **Unlimited Virtual Doctor Visits** – 24/7 Access to care
- **No-Cost Consultations** available
- **Immediate Prescriptions** to local pharmacies

Disclaimer: BWA association benefits are not affiliated with American Public Life Insurance Company. Basic Core and Basic Core Plus benefits are not dependent on the use of the association's providers. BWA membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state and plan level. Please refer to the BWA Membership brochure for complete details. Association membership can be purchased without insurance at bwamembers.com

Basic Core & Basic Core-Plus Plans

Indemnity Insurance (Identical for Both Plans)

- \$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

Plan Differences:

- **Basic Core:** Discount Rx Card + No Telemedicine
- **Basic Core-Plus:** Free Generic Medications \$0 Copay + Unlimited Telemedicine Visits (24/7, \$0 Copay)


Disclaimer: Be sure the member understands that these are FIXED INDEMNITY RATES only, with limitations on usage per policy year. Please avoid using words like coverage or unlimited to describe any of the benefits on this hospital indemnity plan. Please check the product certificate or master policy for complete benefit details and limitations and exclusions.








Basic Core

Insurance underwritten by:
American Public Life Insurance Company
A+ (Superior) *AM Best Rating



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 REFRICTOR 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 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>

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

Pre-Existing Condition Definition

- An Injury, Sickness or physical condition for which medical advice or Treatment, was recommended by or received from a member of the medical profession within the PreExisting Period immediately preceding the Covered Person's Effective Date. The Pre-Existing Period is shown on the Certificate Schedule.


Waiting Period

- None

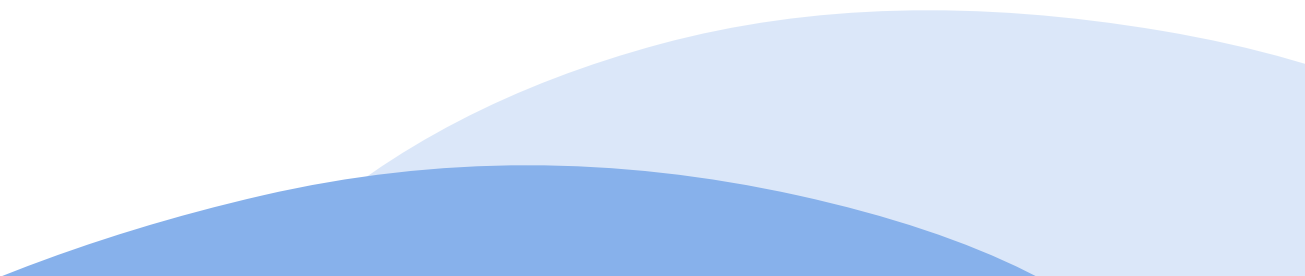
Plan Limitations and Exclusions

- Elective cosmetic surgeries (except reconstructive surgery on a diseased or injured part of the body)
- For a full list of exclusions, please check the product certificate, master policy or brochure

Disclaimer: This is a brief description of the Basic Core and Basic Core-Plus Plans. Please check the product certificate or master policy for complete details. Members must be made aware of how this plan handles Pre-Existing Conditions in their state, even if the member does not have a Pre-Existing Condition(s).



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!



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