

Basic Core Plan Overview

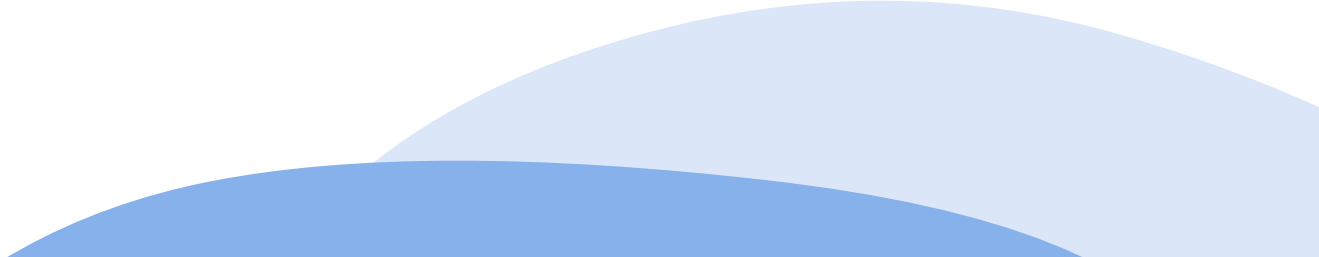
Understanding the details and benefits of the **Basic Core** and **Basic Core-Plus Plans**

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.

FOR AGENT TRAINING USE ONLY - This document cannot be distributed to the public or used in any consumer solicitation.

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
- 

Key Features and Benefits

Managed Care

Indemnity Insurance

Free Prescription Club (varies by plan)

Telemedicine Services through virtual consultations



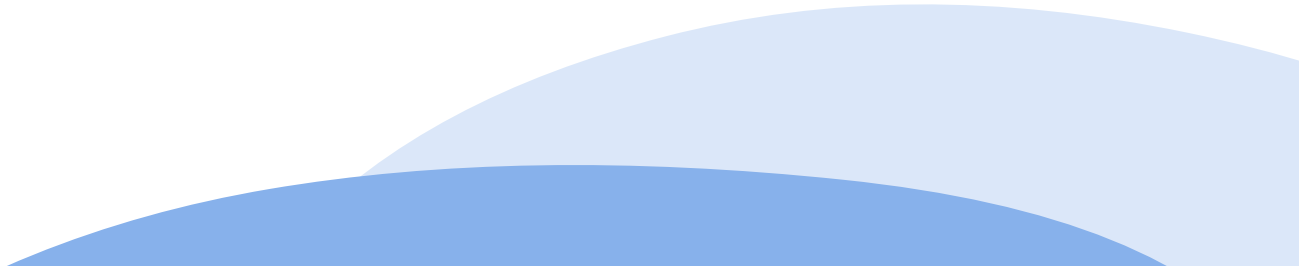
Cost Management Tools

Medical Bill Repricer (MBR)

Reference Based Pricing System

Advocacy Services Support

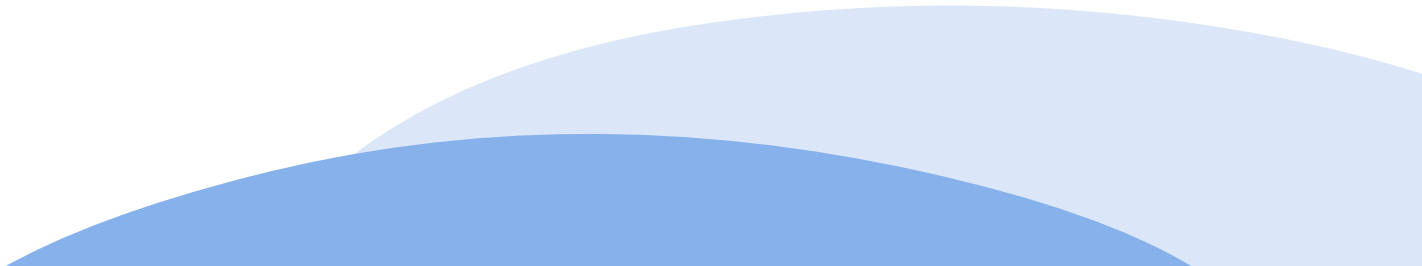
How Medical Bill Repricer Works

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
- 

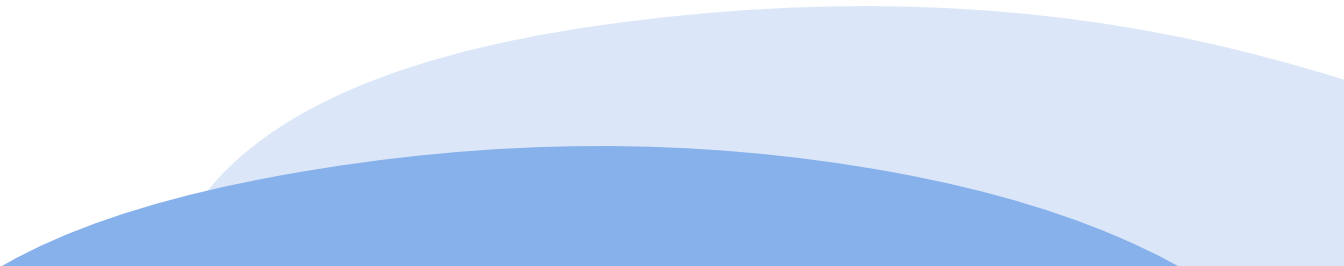
Preventive Care and Wellness

- **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
- 

Advocacy and Support Services

- **Concierge Healthcare Advocacy**
 - **Provider Negotiation** assistance
 - **Claims Filing** options
 - **Cost Reduction** support
- 

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 REPRICER 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> |

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 |
| MANAGED CARE 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. |
| Advocacy 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-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>Basic Core</div> <div> Insurance underwritten by: American Public Life Insurance Company A+ (Superior) *AM Best Rating</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 | |
|  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 REFERRER SERVICES | |
|---|--|--|--|
| Doctor or Specialist Office Visit | | Members Can Choose Any Doctor | |
|  | \$25 Prepay Feature Choose Your Doctor | Primary Care Doctor Office Visit \$25 prepay Specialist Office Visit \$50 prepay | |
|  |  MANAGED CARE 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. | |
|  | Advocacy 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-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) |
| 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 |
| MANAGED CARE 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. |
| Advocacy 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 |

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

- Included

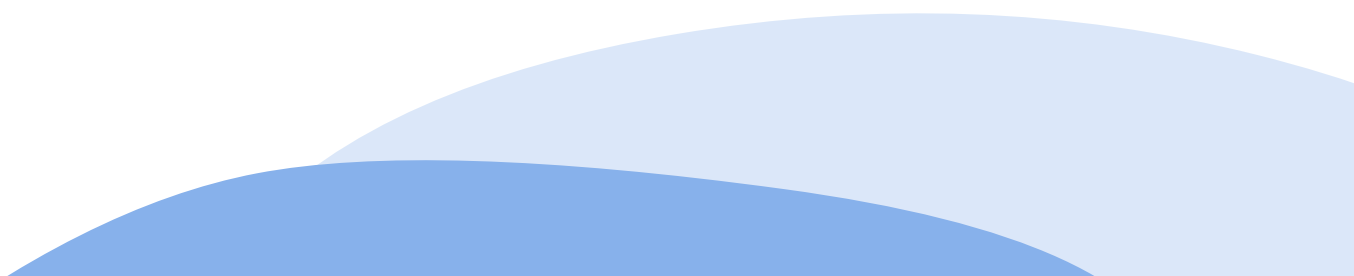
Must review all exclusions and limitations



| 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 REFICER | MEDICAL BILL REFICER 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> |

Key Takeaways and Reminders

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

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.

FOR AGENT TRAINING USE ONLY - This document cannot be distributed to the public or used in any consumer solicitation.