

WNS Health Insurance Brochure

➤ ElderCare Advantage Plan

- **Provider**
 - PrimeHealth Insurance
- **Coverage Type**
 - Family
- **Coverage Limit**
 - \$224119
- **Premium Amount**
 - \$1295/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for families aged 18 to 65.
 - **Coverage**
 - This policy covers dental care, outpatient surgery, prescription drugs, maternity care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ HealthShield Silver Plan

- **Provider**
 - WellCare Group
- **Coverage Type**
 - Family
- **Coverage Limit**
 - \$181737
- **Premium Amount**
 - \$1086/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for families aged 18 to 65.

- **Coverage**
 - This policy covers mental health services, pediatric care, vision care, maternity care.
- **Pre-existing conditions**
 - Covered after a 12-month waiting period.
- **Out-of-network**
 - 50% of costs covered
- **Co-payment**
 - 10% of all service fees.
- **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **ElderCare Advantage Plan**

- **Provider**
 - Guardian Insurance
- **Coverage Type**
 - Family
- **Coverage Limit**
 - \$329654
- **Premium Amount**
 - \$1075/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for families aged 18 to 65.
 - **Coverage**
 - This policy covers mental health services, hospitalization, outpatient surgery, dental care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **YoungHealth Prime**

- **Provider**

- OmegaLife Insurance
- **Coverage Type**
 - Family
- **Coverage Limit**
 - \$274327
- **Premium Amount**
 - \$362/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for families aged 18 to 65.
 - **Coverage**
 - This policy covers prescription drugs, vision care, dental care, pediatric care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 15% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **Guardian Essential Plan**

- **Provider**
 - MediLife Assurance
- **Coverage Type**
 - Family
- **Coverage Limit**
 - \$292082
- **Premium Amount**
 - \$1805/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for families aged 18 to 65.
 - **Coverage**
 - This policy covers vision care, prescription drugs, dental care, hospitalization.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.

- **Out-of-network**
 - 50% of costs covered
- **Co-payment**
 - 20% of all service fees.
- **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **Senior Health Secure Plan**

- **Provider**
 - BrightHealth Co.
- **Coverage Type**
 - Individual
- **Coverage Limit**
 - \$110635
- **Premium Amount**
 - \$1235/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for individuals aged 18 to 65.
 - **Coverage**
 - This policy covers dental care, pediatric care, vision care, hospitalization.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months

➤ **LifeGuard Diamond Plan**

- **Provider**
 - Pioneer Health Plans
- **Coverage Type**
 - Individual
- **Coverage Limit**
 - \$91175

- **Premium Amount**
 - \$1044/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for individuals aged 18 to 65.
 - **Coverage**
 - This policy covers vision care, prescription drugs, pediatric care, hospitalization.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **WellCare Basic Plan**

- **Provider**
 - LifeShield Insurance
- **Coverage Type**
 - Individual
- **Coverage Limit**
 - \$281118
- **Premium Amount**
 - \$1143/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for individuals aged 18 to 65.
 - **Coverage**
 - This policy covers prescription drugs, dental care, hospitalization, outpatient surgery.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 20% of all service fees.
 - **Terminations**

- The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **LifeGuard Diamond Plan**

- **Provider**
 - MediLife Assurance
- **Coverage Type**
 - Individual
- **Coverage Limit**
 - \$466372
- **Premium Amount**
 - \$1938/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for individuals aged 18 to 65.
 - **Coverage**
 - This policy covers pediatric care, outpatient surgery, dental care, prescription drugs.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **HealthShield Silver Plan**

- **Provider**
 - Guardian Insurance
- **Coverage Type**
 - Individual
- **Coverage Limit**
 - \$410185
- **Premium Amount**
 - \$1907/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for individuals aged 18 to 65.

- **Coverage**
 - This policy covers mental health services, hospitalization, prescription drugs, vision care.
- **Pre-existing conditions**
 - Covered after a 12-month waiting period.
- **Out-of-network**
 - 50% of costs covered
- **Co-payment**
 - 15% of all service fees.
- **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **Guardian Essential Plan**

- **Provider**
 - SafeGuard Healthcare
- **Coverage Type**
 - Senior
- **Coverage Limit**
 - \$107103
- **Premium Amount**
 - \$1300/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for seniors aged 45 to 85.
 - **Coverage**
 - This policy covers outpatient surgery, prescription drugs, pediatric care, dental care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 10% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **LifeGuard Diamond Plan**

- **Provider**

- Pioneer Health Plans
- **Coverage Type**
 - Senior
- **Coverage Limit**
 - \$203648
- **Premium Amount**
 - \$1244/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for seniors aged 45 to 85.
 - **Coverage**
 - This policy covers pediatric care, prescription drugs, mental health services, vision care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 30% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **Senior Health Secure Plan**

- **Provider**
 - Guardian Insurance
- **Coverage Type**
 - Senior
- **Coverage Limit**
 - \$68721
- **Premium Amount**
 - \$1094/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for seniors aged 45 to 85.
 - **Coverage**
 - This policy covers mental health services, vision care, prescription drugs, hospitalization.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.

- **Out-of-network**
 - 50% of costs covered
- **Co-payment**
 - 15% of all service fees.
- **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **YoungHealth Prime**

- **Provider**
 - BrightHealth Co.
- **Coverage Type**
 - Senior
- **Coverage Limit**
 - \$233575
- **Premium Amount**
 - \$413/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for seniors aged 45 to 85.
 - **Coverage**
 - This policy covers pediatric care, outpatient surgery, mental health services, prescription drugs.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 10% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **PrimeHealth Family Plan**

- **Provider**
 - LifeShield Insurance
- **Coverage Type**
 - Senior
- **Coverage Limit**
 - \$189149

- **Premium Amount**
 - \$1472/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for seniors aged 45 to 85.
 - **Coverage**
 - This policy covers hospitalization, dental care, pediatric care, maternity care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 20% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **WellCare Basic Plan**

- **Provider**
 - WellCare Group
- **Coverage Type**
 - Group
- **Coverage Limit**
 - \$169315
- **Premium Amount**
 - \$471/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for groups aged 18 to 85.
 - **Coverage**
 - This policy covers mental health services, dental care, prescription drugs, maternity care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 25% of all service fees.
 - **Terminations**

- The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **Senior Health Secure Plan**

- **Provider**
 - Guardian Insurance
- **Coverage Type**
 - Group
- **Coverage Limit**
 - \$354258
- **Premium Amount**
 - \$1083/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for groups aged 18 to 85.
 - **Coverage**
 - This policy covers maternity care, dental care, outpatient surgery, pediatric care.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 15% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **WellCare Basic Plan**

- **Provider**
 - Guardian Insurance
- **Coverage Type**
 - Group
- **Coverage Limit**
 - \$455867
- **Premium Amount**
 - \$1824/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for groups aged 18 to 85.

- **Coverage**
 - This policy covers vision care, hospitalization, pediatric care, prescription drugs.
- **Pre-existing conditions**
 - Covered after a 12-month waiting period.
- **Out-of-network**
 - 50% of costs covered
- **Co-payment**
 - 30% of all service fees.
- **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 2 months.

➤ **HealthShield Silver Plan**

- **Provider**
 - MediLife Assurance
- **Coverage Type**
 - Group
- **Coverage Limit**
 - \$75370
- **Premium Amount**
 - \$808/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for groups aged 18 to 85.
 - **Coverage**
 - This policy covers pediatric care, vision care, mental health services, and outpatient surgery.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 20% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.

➤ **ElderCare Advantage Plan**

- **Provider**

- SafeGuard Healthcare
- **Coverage Type**
 - Group
- **Coverage Limit**
 - \$113671
- **Premium Amount**
 - \$1093/month
- **Terms & Conditions**
 - **Eligibility**
 - Available for groups aged 18 to 85.
 - **Coverage**
 - This policy covers outpatient surgery, prescription drugs, pediatric care, hospitalization.
 - **Pre-existing conditions**
 - Covered after a 12-month waiting period.
 - **Out-of-network**
 - 50% of costs covered
 - **Co-payment**
 - 30% of all service fees.
 - **Terminations**
 - The policy can be terminated for false claims or non-payment of premiums for 3 months.