



Health Coverage Summary

Members of the American Business Coalition have the option of applying for coverage under the following association group insurance plans issued to the association by Freedom Life Insurance Company of America, a USHEALTH Group® company.

Your total estimated monthly cost for the association membership and all of the plans listed below is \$736.00



HealthAccess III Fixed Indemnity Plan

The HealthAccess III Fixed Indemnity Plan provides **first dollar payments for covered healthcare services without a calendar year deductible having to be first satisfied**. This plan utilizes your selected network and provides fixed indemnity payments for Outpatient Benefits, Inpatient Benefits, and Wellness & Health Screening Benefits.

For more detailed information - click below:

[Popular Plan Features](#)

[HealthAccess III Brochure](#)



SecureDental PLUS

The SecureDental PLUS PPO plans can help your family maintain a healthy smile. The plans utilize your selected network and pay the expenses charged for covered services after the PPO discount up to the stated maximum, subject to the required deductible. Plus, preventive dental care from a participating dentist is not subject to a deductible.

Network: Dental Benefit Providers - National Options PPO 30

Coverage Selected:
Primary Insured: Saver
Spouse: Saver

For more detailed information - click below:

[Popular Plan Features](#)

[SecureDental PLUS Brochure](#)



PremierVision

The PremierVision plan is easy to use and can help save you money with both insurance benefits and negotiated discounts provided by the Spectera Eyecare Network. PremierVision provides benefits for the annual comprehensive eye exam, corrective standard lenses and frames, or corrective contact lenses in lieu of lenses and frames.

Coverage Selected:
Primary Insured

For more detailed information - click below:

[Popular Plan Features](#)

[PremierVision Brochure](#)

The above description is intended only as a general information and only provides a brief overview of some of the standard benefits of the product(s) shown above. Please click the links for more details on each plan including any limitations or exclusions.

These plans are exempt from the requirements of the Affordable Care Act ("ACA"), do not qualify as "minimum essential coverage" under the ACA, and they do not provide coverage for all ten (10) "essential health benefits" under the ACA. Benefits under these plans may be subject to a Pre-existing Condition limitation, among other limitations and exclusions.



Association Membership - Additional Health Protection and More

Members of the American Business Coalition automatically receive many privileges, discounts and benefits, all at no additional cost, including some of the more popular ones listed below:

- Unlimited non-emergency telemedicine consultations through the [□] physicians group, including prescriptions sent to the Member's pharmacy. Online dermatology and behavioral health consultations are also available to Members at reduced rates.
- Hospital Confinement Room & Board Daily Benefits underwritten by Freedom Life Insurance Company of America, also a USHEALTH Group® company ("FLIC").
- Accidental Bodily Injury Excess Medical Expense Benefits, also underwritten by FLIC.
- Accidental Death & Dismemberment Benefits, also underwritten by FLIC.

Membership Level Selected: Elite

For more detailed information - click below:

[Popular Plan Features](#)

[Elite Brochure](#)

Your total estimated monthly cost for the association membership and all of the plans listed above is \$736.00



The above description is intended only as a general information and only provides a brief overview of some of the standard benefits of the product(s) shown above. Please click the links for more details on each plan including any limitations or exclusions.

These plans are exempt from the requirements of the Affordable Care Act ("ACA"), do not qualify as "minimum essential coverage" under the ACA, and they do not provide coverage for all ten (10) "essential health benefits" under the ACA. Benefits under these plans may be subject to a Pre-existing Condition limitation, among other limitations and exclusions.