

Health Coverage Summary

Freedom Life Insurance Company of America, a USHEALTH Group® company, offers you the option of applying for coverage under the following individual insurance plans.

Your total estimated monthly cost for all of the plans listed below is \$470.79



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](#)



MedGuard II - Lump Sum Benefit Critical Illness Insurance

The MedGuard II Plan is offered without medical underwriting and provides lump sum benefit payments to the insured to help offset any out of pocket healthcare expenses or other household expenses if a covered critical health incident occurs in the future. Additionally, even if a covered critical health incident does not occur, 100% of the Plan's benefit amount is paid to the named beneficiary upon the insured's death. This unique and valuable MedGuard II coverage is achieved by combining the Plan's 5-year renewable term life benefit payable to the named beneficiary with a stated percentage of the Plan's life benefit paid in lump sum to the insured for covered critical illnesses, injuries and surgeries. The life benefit is reduced by the amount of lump sum benefits paid.

Primary's Benefit: \$10,000.00

For more detailed information - click below:

[Popular Plan Features](#)

[MedGuard II Brochure](#)



AccidentProtector- Accident Medical Expense Coverage

AccidentProtector is an accident medical expense coverage insurance plan, designed to help fill the gap of out-of-pocket expenses you may incur as a result of accidental bodily injury. The plan pays up to the selected Accident Medical Expense Coverage Benefit amount after the applicable Maximum Accumulated Amount is met.

Primary Insured: \$2,500.00 Max Accumulated Amount with \$5,000.00 Accident Coverage

For more detailed information - click below:

[Popular Plan Features](#)

[AccidentProtector 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.



SecureDental

The SecureDental 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: Careington Dental PPO

Coverage Selected:

Primary Insured: Premium

For more detailed information - click below:

[Popular Plan Features](#)

[SecureDental 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](#)

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