



Health Coverage Summary

Members of the American Independent 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 \$463.00



SecureAdvantage

The SecureAdvantage Specified Disease/Sickness and Accident PPO Plans ensure you secure the right level of protection for you and your family to prepare for life's unpredictable moments. These plans use your selected network and provide flexible options that allow you to choose the most appropriate deductible and coinsurance combination that meets your needs and budget for sickness and accident coverage.

Coverage Selected:

Primary Insured

Coinurance: PPO 80%/20%

Specified Disease/Sickness Deductible: \$2,500.00

Accident Deductible: \$2,500.00

Calendar Year Maximum: Unlimited Lifetime Plan Max/Unlimited Lifetime Transplant Max Per Insured

For more detailed information - click below:

[Popular Plan Features](#)

[SecureAdvantage Brochure](#)



SecureAdvantage Health & Wellness PLUS

The SecureAdvantage Health & Wellness PLUS PPO Plans provide **first dollar fixed indemnity benefit payments for wellness and health screening services, plus doctor office visits, x-rays, laboratory services, and prescription drugs, without having to first satisfy a calendar year deductible.** These plans utilize your selected PPO network.

Coverage Selected:

Primary Insured: Plan 3

For more detailed information - click below:

[Popular Plan Features](#)

[SecureAdvantage Health & Wellness Plus Brochure](#)



MedGuard III - Lump Sum Benefit Critical Illness Insurance

The MedGuard III Plan 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 III 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: \$87,625.00

For more detailed information - click below:

[Popular Plan Features](#)

[MedGuard III 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.



AccidentProtector - Excess Bodily Injury Medical Expense Coverage

AccidentProtector is an excess 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 excess medical expense amount after the applicable deductible is met.

Primary Insured: \$500.00 Deductible with \$15,000.00 Accident Coverage

For more detailed information - click below:

[Popular Plan Features](#)

[AccidentProtector 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: Premium

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](#)



LifeProtector - Term Life Insurance

LifeProtector is a 10 year term life insurance plan that provides peace of mind for your family through valuable life insurance benefits in the event something unforeseen were to happen.

Primary Insured's Benefit: \$85,096.00

For more detailed information - click below:

[Popular Plan Features](#)

[LifeProtector Brochure](#)



IncomeProtector - Short Term Accidental Bodily Injury Disability Income

Short Term Accident Disability Insurance can help you pay your bills if you become disabled due to a covered accident. If you become totally disabled due to a covered accident, IncomeProtector can pay you monthly benefits for up to 12 months.

Primary's Benefit Level: \$1,500.00

Benefit Payment Period: 12 Months

Elimination Period: 14 Days

For more detailed information - click below:

[Popular Plan Features](#)

[IncomeProtector Brochure](#)

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Association Membership - Additional Health Protection and More

Members of the American Independent 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: Executive Diamond

For more detailed information - click below:

[Popular Plan Features](#)

[Executive Diamond Brochure](#)

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