



# 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 \$439.83**



## HealthAccess

The HealthAccess Specified Disease/Sickness and Accident PPO Plans are offered without medical underwriting and provide **first dollar payments for expenses incurred for covered healthcare services without a calendar year deductible having to be first satisfied**. These plans utilize your selected network and pay the expenses charged for covered services after the PPO discount, up-to each benefit maximum.

For more detailed information - click below:

[Popular Plan Features](#)

[HealthAccess 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: \$20,000.00

For more detailed information - click below:

[Popular Plan Features](#)

[MedGuard II Brochure](#)



## 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

Child 1: \$500.00 Deductible with \$15,000.00 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 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

Child 1: Saver

**For more detailed information - click below:**

[Popular Plan Features](#)

[SecureDental PLUS Brochure](#)



## 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 \$439.83**



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