

# 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 \$182.81**



## PremierChoice

The PremierChoice Specified Disease/Sickness and Accident PPO Plans provide first dollar payments for expenses incurred for covered healthcare services without a calendar year deductible having to be first satisfied. These plans utilize the nationwide **UnitedHealthcare Choice Plus Network** and pay the expenses charged for covered services after the PPO discount, up-to each benefit maximum. Plus, you can buy more coverage if you need it, including PremierMed, the catastrophic safety net, without additional underwriting! Ask your Agent how!

Coverage Selected:  
Primary Insured: Plan 2

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

[Popular Plan Features](#)

[PremierChoice Brochure](#)



## PremierChoice Health & Wellness

The PremierChoice Health & Wellness PPO Plans provide **first dollar fixed indemnity benefit payments for wellness and health screening services without having to satisfy a calendar year deductible**. These plans utilize the nationwide **UnitedHealthcare Choice Plus Network**.

Coverage Selected:  
Primary Insured: Plan 1

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

[Popular Plan Features](#)

[PremierChoice Health & Wellness Brochure](#)



## PremierMed

The PremierMed Plan provides comprehensive outpatient and inpatient short term medical expense coverage and also utilizes the nationwide **UnitedHealthcare Choice Plus Network**. After a \$4,000 deductible is met, which is less than the typical deductible available on either an ACA bronze or silver plan in the federally facilitated marketplace, 100% of incurred expenses for covered sickness and bodily injury is paid.

### ***But, why pay for comprehensive medical expense coverage until you need it?***

With the PremierChoice Plans and the PremierChoice Rider providing each insured with the guaranteed right to Upgrade to the comprehensive medical coverage of PremierMed, you don't have to buy comprehensive coverage until you need it.

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

[Popular Plan Features](#)

[PremierMed 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.*



### 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: \$96,364.00

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

[Popular Plan Features](#)

[MedGuard III Brochure](#)



### 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](#)

**Your total estimated monthly cost for all of the plans listed above is \$182.81**



*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.*