



UnitedHealthcare®
Choice Plus Network



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 \$794.07



PremierAdvantage

The PremierAdvantage Fixed Indemnity Plans provide **first dollar payments 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 stated benefit amount, regardless of expenses incurred. Plus, you can buy more coverage if you need it through PremierMed, the catastrophic safety net, without additional underwriting! Ask your Agent how!

Coverage Selected:
Primary Insured: Plan 1
Spouse: Plan 1
Child 1: Plan 1

For more detailed information - click below:

[Popular Plan Features](#)

[PremierAdvantage 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 \$3,000 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 PremierAdvantage Plan and the Well-GIST 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](#)



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: \$58,911.00

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.



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 National Foundation Life Insurance Company, also a USHEALTH Group® company ("NFL").
- Accidental Bodily Injury Excess Medical Expense Benefits, also underwritten by NFL.
- Accidental Death & Dismemberment Benefits, also underwritten by NFL.

Membership Level Selected: Executive Diamond

For more detailed information - click below:

[Popular Plan Features](#)

[Executive Diamond Brochure](#)

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