


SEE THE BENEFITS IN ACTION

	-GROUP HEALTH PLANS- -ACA-COMPLIANT PLANS- -MAJOR MEDICAL-	-GROUP HEALTH PLANS- -ACA-COMPLIANT PLANS- -MAJOR MEDICAL- With 
DENTAL BENEFITS*	Limited to preventative for minors. Adults have to purchase an additional policy to receive dental benefits.	<ul style="list-style-type: none"> - Nationwide PPO - - Unlimited Cleanings - - Co pay under \$10 - - Preventative - - Dental Work: crowns, implants, cavities, etc -
CONCIERGE BILLING ASSISTANCE	Individual must set up coverage with doctors and providers on their own, either in advance or at their initial visit.	A dedicated assistant contacts any doctor, dentist or medical facility in advance of your visit to set up all your insurance billing info on your behalf.
MEDICAL BILLING DISPUTES	Insured must dispute billing codes and charges with the applicable facility. Carrier assistance is provided on a per call basis, typically in a call center.	A dedicated Claims Specialist will review and dispute all mis-billed and inaccurate medical claims on your behalf, at no additional cost
VISION BENEFITS*	Limited to preventative for minors. Adults have to purchase an additional policy to receive vision benefits.	<ul style="list-style-type: none"> - Nationwide PPO - - Low co pay eye exam - - Contacts - - Glasses -
REHABILITATION*	Physical rehabilitation is typically limited to either a dedicated facility (appointment only) or a hospital.	Physical rehabilitation is covered in the comfort of your own home. Providers come to you on your schedule.
CANCER OR HEART ATTACK	Treatment for cancer or a heart attack will require a deductible and can often come with out of network “balance” bills. Insured receives no compensation for time missed at work.	A cash payout is given at first diagnosis of a Heart Attack or Cancer. These funds are non-taxable and can be used to cover medical costs, replacement of lost income, etc.
PRESCRIPTION BENEFITS*	On ACA and Group Health plans prescriptions typically have co pays based on drug tier, on top of the deductible. Major medical plans are typically limited to a flat reimbursement regardless of cost.	\$25 flat reimbursement paid for each prescription. 90+% of prescriptions are low-cost generics so most situations will result in cash back to the insured.

*Policy benefits may be subject to co pay, deductible and/or maximum annual limits