

# Agent Benefits Program

## Plan Offering



### Vault Direct Health

**Vault Direct** *(This is not insurance. It is a membership.)*

#### Unlimited Direct Primary Care

- Telehealth \$0 visit fee
- Primary Care \$10 visit fee
- Urgent Care \$25 visit fee

#### Annual Physical

- Includes four labs: CMP, CBC, TSH, and Lipid Panel
- 6 month waiting period

**Ages 2-65 are eligible to enroll** *(based on members age)*

#### Chronic Disease Management

- Accepts all pre-existing conditions within manageable ranges
- Unlimited treatment and management of 13 chronic diseases
  - **Including:** Anxiety, Arthritis, Asthma, Blood Pressure, CHF, COPD, Depression, Diabetes, Fibromyalgia, GERD, Gout, Hypertension, Thyroid

Vault Direct	
Age 2-65	Monthly
Member	\$79.00
Member + SP	\$119.00
Member + Child(ren)	\$159.00
Member + Family	\$199.00

### ENHANCED 5.0

#### Direct Primary Care

- Via Vault Direct *(see above)*

#### Specialist Office Visit

- \$75 Copay *(existing doctor in-network)*
- \$150 Copay *(new doctor in-network)*

#### Prescription Benefit

- Over 200 drugs at \$0 fee

#### Laboratory Service

- \$50 copay/per panel tested

#### Radiology

- \$50 copay/per panel tested

#### CT/MRI/MRA/PET Scans

- \$500 copay/per image tested

#### Individual Deductible

- \$5,000

#### Individual Out-of-Pocket Max

- \$12,900

#### Annual Individual Max

- \$250,000

#### 20% Coinsurance after deductible

- Inpatient Hospitalization
- Other Inpatient Surgery
- Outpatient Surgery
- Non-Surgical Outpatient Procedures
- Emergency Room
- Chemo, radiation, and other non-experimental cancer treatment
- Dialysis



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## ENHANCED 2.5

### Direct Primary Care

- Via Vault Direct (*see above*)

### Specialist Office Visit

- \$75 Copay (*existing doctor in-network*)
- \$150 Copay (*new doctor in-network*)

### Prescription Benefit

- Over 200 drugs at \$0 fee

### Laboratory Service

- \$50 copay/per panel tested

### Radiology

- \$50 copay/per panel tested

### CT/MRI/MRA/PET Scans

- \$500 copay/per image tested

### Individual Deductible

- \$2,500

### Individual Out-of-Pocket Max

- \$10,400

### Annual Individual Max

- \$500,000

### 20% Coinsurance after deductible

- Inpatient Hospitalization
- Other Inpatient Surgery
- Outpatient Surgery
- Non-Surgical Outpatient Procedures
- Emergency Room
- Chemo, radiation, and other non-experimental cancer treatment
- Dialysis

Monthly Pricing		
AGE BANDED PRICING (members age)	Enhanced 5.0	Enhanced 2.5
<b>Age 18-29</b> Monthly		
Member	\$398.09	\$423.80
Member + SP	\$634.54	\$688.55
Member + Child(ren)	\$656.86	\$705.74
Member + Family	\$888.82	\$965.99
<b>Age 30-39</b> Monthly		
Member	\$450.37	\$487.03
Member + SP	\$744.34	\$821.33
Member + Child(ren)	\$756.21	\$825.86
Member + Family	\$1,045.68	\$1,155.66
<b>Age 40-49</b> Monthly		
Member	\$505.57	\$553.75
Member + SP	\$860.26	\$961.44
Member + Child(ren)	\$861.08	\$952.63
Member + Family	\$1,211.27	\$1,355.82
<b>Age 50-59</b> Monthly		
Member	\$625.96	\$699.31
Member + SP	\$1,113.06	\$1,267.10
Member + Child(ren)	\$1,089.81	\$1,229.18
Member + Family	\$1,572.42	\$1,792.48

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Monthly Pricing		
AGE BANDED PRICING (members age)	Enhanced 5.0	Enhanced 2.5
Age 60-64	Monthly	
Member	\$782.19	\$888.21
Member + SP	\$1,441.15	\$1,663.80
Member + Child(ren)	\$1,386.66	\$1,588.10
Member + Family	\$2,041.12	\$2,359.20

### National Care Dental

- **Annual Maximum Benefit Options** - \$3,000 or \$3,000 + Additional \$2,000 Buy Up
- **Deductible** - \$50 annual deductible for basic & major services (per person). No deductible for preventative services.
- **Preventive Care** - 100% coverage. No Waiting Period.
- **Basic Care** - 80% Coverage. No Waiting Period.
- **Major Care** - 50% Coverage. 12 Month Waiting Period\*

*\*Waiting period for major services may be waived with proof coverage provided by the Member. Proof of prior coverage will only be accepted from the prior carrier within 30 days of effective date on National Care Dental and showing 12 months of continuous fully insured coverage with no lapse. DHMO, discount, or scheduled plan coverage will not be accepted.*

\$3,000 Plan	\$3,000+ Plan (*Additional \$2,000 buy up)
Member • \$46.00	Member • \$52.00
Member + Spouse • \$79.00	Member + Spouse • \$89.00
Member + Child • \$89.00	Member + Child • \$99.00
Family • \$119.00	Family • \$135.00

- **National Small Business Association** - Discounts, rewards, and perks. (Monthly Rate: \$3.00)
- **No Sale States** - AK, HI, ME, MA, MN, MT, NC, NH, NY, SD, VT, & WA

### National Care Vision

- **Copay** - \$10 for Exam, \$25 for Materials per Covered Person per Office Visit.
- **Best Access to Doctors** - More than 34,000 network doctors.
- **No Waiting Periods** - All benefits begin on your effective date.
- **Additional Discounts Include** - Contact Lens Elective, 20% off Additional Glasses, 30% off remaining frame balance, and 20% off LASIK & PRK
- **VSP Exclusive Member Extras** - Save up to 60% on Brand-Name Hearing Aids through TruHearing
- **Healthy Vision Association** - Car Rental Discounts, 15% off Choice Hotels, TicketsatWork, TrueCar Buying Network, Office Depot, UPS Express Delivery Services, and more.
- **No Sale States** - HI, MA, NC, NY, SD, & WA



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### Vision Insurance Rates

\$21.00 per Month for Member

\$48.00 per Month for Family

\$38.00 per Month for Member + 1

### Permanent Individual Term Life Insurance - 5 Star

- **Permanent Term Life** - Rates are locked in at purchase, uni-sex and uni-smoker rates.
- **Family Coverage** - You can get coverage for your spouse even if you don't elect coverage on yourself. And you can cover your financially dependent children (14 days to 19 years old, 26 if full-time student) under your coverage or your spouse's.
- **Portable**- Coverage continues with no loss of benefits or increase in cost if you terminate employment after the first premium is paid.
- **Protection you can count on** - Quality of Life Rider (similar to Long Term Care)
- **Individually Priced:**

### Monthly Rates

Benefit Amount:	\$50,000	\$100,000
Age 35	\$32.59	\$58.67
Age 45	\$58.67	\$110.83
Age 55	\$111.17	\$215.83

*Guaranteed Issue up to \$15.00 per week (approximately \$60.00 per month) or \$150,000. Simplified issue (non-medical only) if over the above limits. Spouse \$6.00 Week (approximately \$24.00 per month) up to \$50,000.*

### Group Accident Coverage - 5 Star

#### Guaranteed Issues Amounts:

- All Agents - Hospital Admission of up to \$1,000
- This policy pays a cash lump sum to the insured based upon a specific injury or accident related expense.
- Accident Monthly Rates for: EE - \$15.69 • ES - \$23.53 • EC - \$28.26 • Family - \$35.32.

### Group Critical Illness Insurance - 5 Star

#### Guaranteed Issues Amounts:

- Agents can receive a GI amount of up to \$20,000 - 50% Reduction at age 65
- Group Critical Illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness.
- **CI Monthly Rates:** 30 year old male \$5.63 • 40 year old male \$12.67  
50 year old male \$33.10 (N/S - \$20,000 Benefit)



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## Cancer Guardian - WGA

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### No Medical Questions or EOI:

The Cancer Guardian is a comprehensive cancer support program developed by Wamberg Genomic Advisors (WGA). Cancer Guardian empowers individuals to identify their genetic cancer risk in advance & address the challenges presented when dealing with cancer.

#### Day 1 Benefits:

- Hereditary Genetic Testing & Counseling
- Digital Medical Record Platform
- Cancer Information Line (CIL)

#### Benefits following a cancer diagnosis:

- Cancer Support Specialist (CSS)
- Advanced DNA Testing of the Cancer
- Second opinion pathology review
- Onsite Nurse Navigator

**Monthly Cancer Guardian Rates for:** EE \$18 - \$26, (depending on age) • Family \$36 - \$52

## Group Hospital Indemnity - 5 Star

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- The Healthcare Indemnity Plan is designed to pay cash benefits when a policyholder is hospitalized or receives other medical treatment covered under the plan. Includes a wellness benefit of \$100 and covers childbirth.
- Healthcare Indemnity Monthly Rates for: EE - \$37.36 • ES - \$70.98 • EC - \$67.26  
Family - \$100.84.

## Agent Benefits Program Care Card

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- The Agent Benefits Program Care Card is a Benefit Plan(s), that provide access to discounts on a variety of health care services & products that can help Members save money, save time and balance work and family life.
- Cost Range is \$9.95 - \$13.95
- Healthcare Benefits Package featuring Teledoc - \$9.95 a month
- Identity Theft Protection featuring Legal Services - \$13.95 a month



# Agent Benefits Program

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### Nationwide® Pet Insurance

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*Agent Benefits Program Preferred Pricing on Exclusive Plans*

- My Pet Protection® from Nationwide® helps you provide your pets with the best care possible. Plans cover accidents, illnesses and hereditary conditions.\*
- 24/7 vethelpline® is available to all pet insurance members (\$150 value)
- Freedom to use any vet
- Custom made plans for agents only
- Rates not based on age and no age limitations – Rates are based on species and zip code.
- 90% reimbursement of vet's invoice
- Low \$250 annual deductible
- Medical and Wellness plans available
  - Get a fast, no-obligation quote today. [Petinsurance.com/AmeriLife](http://Petinsurance.com/AmeriLife)
  - \*Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion.
  - Call 877-738-7874 with questions or for a quote on exotic pets and birds.

### PetPartners

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*Immediate Access to Pet Health Insurance with preferred pricing for Member Agents\**

- Customizable plan options; build a plan to fit the needs of your pet & budget!
- Up to 90% reimbursement off your vet bill!
- Free to see any licensed veterinarian in the US or Canada
- Plan options include but are not limited to coverage for accidents, illnesses, wellness, hereditary coverage, alternative/holistic care, final respects and more!\*
- Rates are based on the age, breed and zip code of the pet and include an Exclusive Member Discount
- 5% multi-pet discount\*
- Build your plan at [www.petpartners.com/enroll?p=AgentBenefitsProgram](http://www.petpartners.com/enroll?p=AgentBenefitsProgram)

*\*Discounts not available in FL, TN and WA. Multi-Pet Discount not available in AK.*

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