



Highlights

- ❖ Reduces Out-of-Pocket Expenses due to high deductibles & high out-of-pocket maximums
- ❖ Affordable Plan Designs
- ❖ 100% Employer Paid or Voluntary Participation
- ❖ Guaranteed Issue – No Medical Underwriting
- ❖ Hospital Confinement Benefit
- ❖ Out-Patient Benefit
- ❖ Physician Benefit
- ❖ Optional Wellness Benefit
- ❖ Carrier Rated A- Excellent by A.M. Best