



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 the association membership and all of the plans listed below is \$695.43



SecureAdvantage

The SecureAdvantage Specified Disease/Sickness and Accident PPO Plans ensure you secure the right level of protection for you and your family to prepare for life's unpredictable moments. These plans use the nationwide network and provide flexible options that allow you to choose the most appropriate deductible and coinsurance combination that meets your needs and budget for sickness and accident coverage.

Coverage Selected:

Primary Insured

Spouse

Child 1

Child 2

Coinsurance: PPO 80%/20%

Specified Disease/Sickness Deductible: \$5,000.00

Accident Deductible: \$5,000.00

Calendar Year Maximum: Unlimited with an Unlimited Lifetime | Organ Trans Max Per Insured

For more detailed information - click below:

[Popular Plan Features](#)

[SecureAdvantage Brochure](#)



SecureAdvantage Health & Wellness PLUS

The SecureAdvantage Health & Wellness PLUS PPO Plans provide **first dollar fixed indemnity benefit payments for wellness and health screening services, plus doctor office visits, x-rays, laboratory services, and prescription drugs, without having to first satisfy a calendar year deductible.** These plans utilize the nationwide network.

Coverage Selected:

Primary Insured: Plan 3

Spouse: Plan 3

Child 1: Plan 3

Child 2: Plan 3

For more detailed information - click below:

[Popular Plan Features](#)

[SecureAdvantage Health & Wellness Plus 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 - Lump Sum Benefit Critical Illness Insurance

The MedGuard 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 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: \$25,763.00

Spouse's Benefit: \$32,193.00

For more detailed information - click below:

[Popular Plan Features](#)

[MedGuard Brochure](#)



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: Pearl

For more detailed information - click below:

[Popular Plan Features](#)

[Pearl Brochure](#)

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