

Agent Pre Steps - Position the Sale:

- What/Who do you currently have for Health Insurance?
- What do you like about it?
- What don't you like about it?
- What do you want/need coverage for?
- Who is currently covered?
- Which Dr's are important to you?



(FOR AGENT USE ONLY)



- A- Rated
- 10 Billion Dollar Company
- Acquired Assurant Health in 2015
- Owns and operates GMAC



- Founded in 2007 by former Health Insurance Carrier -Executives
- Subsidiary of Regions Health Group
- Specializes in Health and Life Insurance for Individuals and Small Business Owners
- Over 20 Retail Locations throughout Florida
- 200+ Licensed Agents



Agent Credentials

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

ANDREW CHRISTIAN DUDEK

License Number : W099461

Resident Insurance License

• 0215 - LIFE INCL VAR ANNUITY & HEALTH

Issue Date

07/07/2012



Please Note:

A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 620.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at <https://licia.fdfs.com>. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at <http://www.MyFloridaCFO.com/Division/Agents>

Jeff Atwater
Chief Financial Officer
State of Florida

- Non-Resident State Licenses in (States)
- (Hobbies/Interests)

Consequences of Being Uninsured

- (Bankruptcy/Statistics)
- NO Access to the Healthcare System –
Because of ACA Dr's & Hospitals are denying treatment
- Paying full retail price for services ranging from Dr's visits to Catastrophic Illnesses
- Major Illnesses without healthcare can lead to devastating effect on you, your family and your ability to earn an income



Foundation Health Indemnity Plan

- A GREAT alternative to ACA with Nationwide access to the healthcare system
- Lower premiums than ACA major medical plans
- Don't pay for benefits you don't need or use (maternity, mental health substance abuse)
- Can bridge over to the next Open Enrollment period or provide a permanent solution



Foundation Overview

- Benefits start right away – no waiting period
- First-dollar benefits – no deductibles or copays
- Unlike high deductible ACA plans, there is NO DEDUCTIBLE to meet before you can use benefits
- Access to the MultiPlan PPO Network of Nationwide doctors and hospitals for added savings
- Immediate benefits for office visits, hospitalizations, lab and x-rays, surgeon costs, and more
- Coverage renews every 12 months from issue date. No Enrollment Period or Government involvement
- Rarely EVER see a rate increase!!!!





What does this plan pay for?

National General Foundation Health offers predictable, easy-to-use benefits

This plan is different than other health insurance plans. It pays pre-set dollar amounts for specific health care services. The benefit you receive for a certain health care service is the same regardless of where you receive your care or how much your provider charges.

Benefits	Level 1	Level 2	Level 3
DOCTOR'S OFFICE VISIT	\$50/day; 2 days per year	\$70/day; 2 days per year	\$90/day; 2 days per year
HOSPITAL CHARGES			
CONFINEMENT <i>Required to stay at hospital for more than 24 hours</i>	\$1,000/day; limited to 31 days	\$2,000/day; limited to 60 days	\$3,000/day; limited to 90 days
ADMISSION	\$250; 1 admission	\$500; 1 admission	\$1,000; 1 admission
EMERGENCY ROOM VISIT	\$100; 1 day per year	\$200/day; 2 days per year	\$300/day; 2 days per year
SURGEON BENEFITS			
INPATIENT <i>Admitted for no less than 24 hours</i>	\$1,000 per day	\$2,000 per day	\$3,000 per day
OUTPATIENT <i>Admitted and released in a period less than 24 hours</i>	\$500 per day	\$1,000 per day	\$1,500 per day
MAXIMUM DAYS PER POLICY YEAR	3 days total ²	3 days total ²	3 days total ²
AMBULANCE CHARGE			
GROUND	\$300; 1 ride per year	\$400; 1 ride per year	\$500; 1 ride per year
AIR	\$1,000; 1 trip per year	\$2,000; 1 trip per year	\$3,000; 1 trip per year
DIAGNOSTIC TESTS	\$100/test; 1 day per year	\$200/test per day; 2 days per year	\$300/test per day; 2 days per year
X-RAY BENEFIT	\$100; 1 x-ray per year	\$100/day; 2 x-rays per year	\$100/day; 3 x-rays per year
LABORATORY BENEFIT	\$50; 1 lab benefit per year	\$75/day; 2 lab benefits per year	\$100/day; 3 lab benefits per year



Visit MultiPlan
Network
providers to save
on health care¹

¹ Network discount is an average of 20% for inpatient/outpatient care, and an average of 42% on visits to physicians and specialists

² Total days is combined Outpatient and Inpatient benefits

Benefits and availability vary by state. Benefits are paid per covered person, per policy year.

The surgical services benefit is based on the CPT code for the procedure. You are responsible for the difference between the cost of treatment and the plan benefit payment.

How the plan works:

National General Foundation Health - Level 2

Office visit for illness

Office visit	\$200 ¹
Chest x-ray	\$370 ²
Total charges	\$570
Network discount ³	\$239
Office visit/ X-ray benefits	\$70/\$100
Total out-of-pocket:	\$161

That's about a 70% savings when you add the network discount and plan benefits

Not an actual case. For Illustration purposes only.

1.<http://www.jhsph.edu/news/news-releases/2015/primary-care-visits-available-to-most-uninsured-but-at-a-high-price.html>

2.<http://health.costhelper.com/chest-x-rays.html>

3. Multiplan discounts average 42% for physicians and specialists

In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, Lifestyle Innovations offers Members access to a variety of programs and services designed to S-T-R-E-T-C-H the value of Member's healthcare dollars.

AS A MEMBER, YOU ARE EMPOWERED WITH CHOICES WHICH CAN POSITIVELY IMPACT YOUR DAY-TO-DAY LIFE.

- **MyTelemedicine™** - Now you and your family have access to a doctor 24/7/365
- **Hospital Negotiations** - Members facing a hospitalization and have no insurance may utilize our negotiation services, which may significantly reduce costs. All services must be pre-certified.
- **Diagnostic Facility Negotiations** - Case Managers negotiate on behalf of uninsured Members for any required diagnostic services. All services must be pre-certified.
- **Healthy LIFE™ monthly E-Healthcare Newsletter** - Delivered via email monthly, our newsletter features information on Family & Children's Health, Nutrition, Fitness and much more.
- **Senior Medical Alert** - Special savings for L.I.F.E. Members. Only \$24.95 per month for peace of mind for at-home emergencies.
- **Direct Labs** - Provides Members access to lab testing without a prescription from their doctor... Direct Labs doctors will provide a prescription. Members also receive a significant discount off the retail cost of testing.

MY TELEMEDICINE

Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. In all of these circumstances - and many more - MyTelemedicine is a convenient and affordable solution. As a member, you now have access to a National network of U.S. Licensed Doctors who are available 24/7/365 to treat, provide advice and recommendations and even diagnose common acute illnesses, which may result in a prescription called into the pharmacy of your choice*.

SIMPLE AS 1, 2, 3...

1. **CONNECT** - Members call 1-866-500-7065 or link here to schedule a consultation with a physician licensed in your state.
2. **TRIAGE** - Members speak to a CARE coordinator who will triage and update your electronic health records, along with all symptoms.
3. **CONSULT** - Members consult with a physician who recommends a treatment plan, if a prescription is necessary, it's sent to the pharmacy of your choice.

COMMON CONDITIONS

In many cases, a visit to the Doctor's office, urgent care clinic, or emergency room can be avoided, saving you time and money. Part of our effort involves the delivery of CARE for a growing list of common conditions by qualified physicians via video, phone or email.

Cold / Flu	Bronchitis	Rash/Skin Infection
Sinus Infection	Upper Respiratory Infection	Urinary Tract Infection
Allergies	Stomach Ache / Diarrhea	Nausea
Headache	Pink Eye	

» When to use

MyTelemedicine does not replace your primary care physician. Our goal is to provide you with convenient, affordable healthcare, when you NEED it most.

- If you have a health related question and just need professional guidance
- On vacation, on a business trip, or away from home
- If it's after hours, weekends or holidays and your doctor's office is closed and you are considering seeking medical attention for a non-emergency issue

MultiPlan Network

- “True” PPO Network unlike ACA Networks, EPO’s and HMO’s
- No long waiting periods to see a PCP or Specialists (Most are accepting new patients in this Network)
- Over 4,800 hospitals
- 100,000 ancillary facilities
- 800,000 health care professionals
- Providers are paid directly from National General!



Health ID Card, Enrollment & Policy Information

- Hard copy ID Card(s) will arrive separately in the mail
- Instant access to E-Policy documents at www.NGAHDocuments.com
- Manage policy information (payment types, address changes, etc) www.VIPmemberbenefits.com
- Initial payment is drawn at time of application
- Effective dates are 1st or 15th of every month



How to use your Foundation Health Coverage

Like other insurance plans you should:

- Use the network website to search for network providers and to maximize network discounts
- www.multiplan.com
- Set an appointment with the provider
- Present your ID Card when at time of check in
- After you receive treatment(s); The EOB will show the network discount(s) and the benefits that are paid by your plan
- Any remaining balance is paid by you
- If you are left with no out of pocket costs you may receive a check in the mail for the surplus in benefits!
- Benefits will ALWAYS be paid to the provider even if provider is not in Network!

Additional Supplemental Coverage to fill the “GAPS”

- Strengthen your Health Plan coverage to minimize out of pocket expenses and recover with less worries!
- Lumpsum & Fixed Benefit Accident coverage
- Lumpsum Critical Illness Coverage (cash benefits for Heart, Cancer & Stroke coverage)
- Sickness Coverage (cash benefits for common causes of hospitalizations)

Ex 1. | Bundled with supplemental coverage

Gallbladder removal – Male, 78717, 01/01/1972

NG Foundation Health – Level 2 plan and Hospital Expense Protection

Treatment Cost ¹	\$14,600
Network discount ²	\$2,879
Client's cost after discount	\$11,721

Benefit's Paid by:

NG Foundation Health – Inpatient Surgery	\$2,000
NG Foundation Health – 1 st time admission	\$500
NG Foundation Health – Confinement 4x days	\$8,000
Health Expense Protection – 1 st time admission	\$1,500
Health Expense Protection – Confinement 4x days	\$450

Total Benefits Paid	\$12,450
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Remaining out-of-pocket cost	\$0
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Client receives check
for \$729

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1. [www.healthcarebluebook.com/page_ProcedureDetails.aspx?cftid=75&g=Cholecystectomy%20\(surgical\)&directsearch=true](http://www.healthcarebluebook.com/page_ProcedureDetails.aspx?cftid=75&g=Cholecystectomy%20(surgical)&directsearch=true)

2. Multiplan network discount for acute inpatient average 19.72%

Ex 2. | Bundled with supplemental coverage

Client fell while walking dog and injured shoulder resulting in surgery
NG Foundation Health – Level 1 plan and a \$5,000 Plan Enhancer

Treatment Cost ¹	\$9,300
Network discount ²	\$1,834
NG Foundation Health paid:	
3 hospital days	\$3,000
Admission (1 st under plan)	\$250
Chest x-ray (1 st under plan)	\$100
Sickness Hospitalization Rider with Plan Enhancer paid:	\$5,000
Remaining out-of-pocket cost	\$0

With a monthly premium of \$137.46 ³



Leaves \$884 to help
pay for other expenses

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1 Average cost of shoulder surgery and MRI

2 Multiplan network discount for acute inpatient average 19.72%

3 48-year-old male AZ, non-smoker

Ex 3. | Bundled with supplemental coverage

Client has heart attack – Male, 78717, 01/01/1972

NG Foundation Health – Level 2 plan and TrioMed 30k

Treatment Cost ¹	\$20,086
Network discount ²	\$3,961
Client's cost after discount	\$16,125
Benefit's Paid by:	
NG Foundation Health – Inpatient Surgery	\$2,000
NG Foundation Health – 1 st time admission	\$500
NG Foundation Health – Confinement 3x days	\$6,000
NG Foundation Health – Emergency Room	\$200
NG Foundation Health – Ambulance (ground)	\$400
NG Foundation Health – Lab/diagnostic/X ray	\$375
TrioMed – Critical Illness Lump Sum	\$30,000
Total Benefits Paid	\$39,475
Remaining out-of-pocket cost	\$0



Client receives check
for \$23,350

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1. Average cost of an AMI. Source: Agency for Healthcare Research and Quality, Center for Delivery, Organization, and Markets, Healthcare Cost and Utilization Project, National Inpatient Sample, 2013

2. Multiplan network discount for acute inpatient average 19.72%

Ex 4. | Bundled with supplemental coverage

Client has Colon Cancer – Male, 78717, 01/01/1972

NG Foundation Health – Level 1 plan and Cancer & Heart/Stroke

Treatment Cost ¹	\$34,077
Network discount ²	\$6,815
Client's cost after discount	\$27,286

Benefit's Paid by:

NG Foundation Health – Inpatient Surgery	\$1,000
NG Foundation Health – Outpatient Surgery	\$500
NG Foundation Health – 1 st time admission	\$250
NG Foundation Health – Confinement 2x days	\$2,000
NG Foundation Health – Lab/diagnostic/X ray	\$250
Cancer & Heart/Stroke	\$50,000

Total Benefits Paid	\$54,000
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Remaining out-of-pocket cost	\$0
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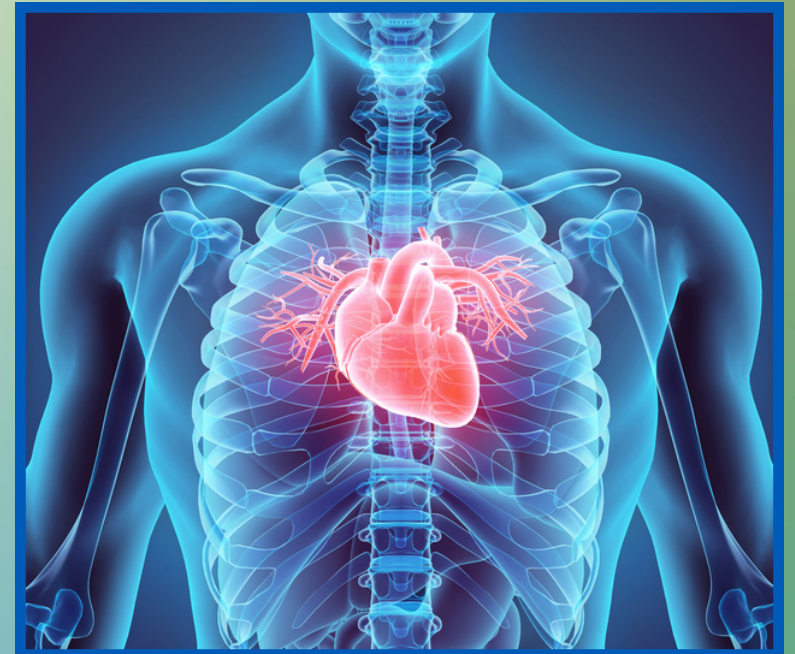
Client receives check
for \$26,714

Not an actual case. For Illustration purposes only Quotes ran 4.3.17

1. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2832226/table/t4-hcfr-31-01-035/#tfn9-hcfr-31-01-035>
2. Multiplan network discount for acute inpatient average 19.72%

Health Insurance alone CAN'T Protect your Income

- 62% of Bankruptcies are medically related and ____% had Health Insurance!
- Ninety percent of women have one or more risk factors for developing heart disease.
- The number of people living beyond a cancer diagnosis reached nearly 14.5 million in 2014 and is expected to rise to almost 19 million by 2024.



Protecting your income, savings and loved ones

- Living Benefits provides additional financial protection for you and your loved one's for every day expenses such as: mortgage/rent payments, travel expenses and taking off of work or keeping your business operational while you recover.
- Most individuals do not have access to disability coverage and most Self-Employed individuals do not have workman's compensation or retirement savings to help should something happen.
- Lump sum cash benefits written as 'Riders' of a Life Insurance policy are paid directly to you in the event of a Chronic, Critical or Terminal Illness.
- These benefits are important because you do not have to die to access the money.
- In the event that you do die, there is a death benefit to leave behind to take care of burial expenses, college funds and to pay off your mortgage.

Let's run a Quote!



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