

Accident Insurance

Chubb Insurance



- Accident Medical Expense and Accidental Death & Dismemberment
- Reimburses you for medical bills associated with a covered accident
- Pays the full benefit amount for a covered accidental death
- No waiting periods
- No annual limits
- Covers up to your chosen benefit level after a \$250 deductible
- Benefit levels range from \$2,500 - \$15,000

Critical Illness Insurance

Chubb Insurance



- Pays a lump sum upon diagnosis of a covered critical illness
- Covers cancer, heart attack, stroke, and major organ transplant
- 90 day waiting period for cancer
- Covers up to your chosen benefit level
- Benefit levels range from \$2,500 - \$15,000

Dental Insurance

Renaissance



- Renaissance network combined with DenteMax, Careington, and Aetna dental network.
- Over 100,000 total participating providers.
- Covers Preventive 100%, no waiting period. Example – Cleanings & X-Rays
- Covers Basic 80%, no waiting period. Example – Filling cavities & simple extractions
- Covers Major 50%, 12 month waiting period. Example – Crowns, Bridges & Root Canals
- \$50 deductible per person and \$150 deductible per family max. Waived for Preventive.
- Annual max of \$1,000 per person, with annual rollover benefit.

Vision Insurance

Renaissance



- Over 31,000 participating providers through VSP network
- Covers exams, prescription glasses and contacts
- Covers vision exam with a \$10 copay once per year
- Covers prescription glasses with a \$25 copay once every two years
- Covers contacts with \$0 copay once per year

Teladoc / Basic

Discount Program

- Teladoc . 24/7 Access. All calls are free. Will prescribe Rx. No narcotics
- Discount Dental with *Aetna Dental Access Network*. Savings of 15% - 60%
- Discount Vision with *Coast to Coast Vision Network*. Savings of 10% - 60%
- Discount Rx with *Argus*. Savings of 10% - 85%
- Health Clinics. Save 10% at over 400 healthcare clinics at select Walgreens
- Counseling Services by *APS Counseling*. 24/7 Access. All calls are free
- Medical Bill Saver by *Health Advocates Alliance*. Save 25% - 50% on medical and dental
- Vitamin discounts by *VitaCost*. Save 10% on supplements, vitamins, sports nutrition, etc...
- Lab discounts by *DirectLabs*. Save 10% - 80% on blood tests and other lab testing
- Imaging discounts by *NextImage Direct*. Save 50% - 75% on MRI's, Ultrasounds and CT Scans
- Hearing Aids discounts by *Connect Hearing Centers*. Savings of 15% - 60%
- Durable Medical Equipment discounts by *Allegro*. Savings of 20% - 50%
- Diabetic Supply discounts by *Diabetic Solutions*. Average savings of 60%