Allstate HEALTH SOLUTIONS

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Medical Expense Shield



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Allstate HEALTH SOLUTIONS

Medical Expense Shield



NEW bundled product that combines two types of coverage into a single purchase:

- Short term medical (STM) insurance
- Supplemental fixed-benefit insurance

The two plans may work together to help:

- Give your customers access to the care they need.
- Shield your customers against high out-of-pocket medical costs.
- Reduce some of the financial gap that a standalone STM leaves open.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. Short Term Medical and fixed-benefit plans are also available as standalone policies.*

Medical Expense Shield

Typical Insurance Plan

Plan
pays 100% of most covered costs.

OOP max met.

Coinsurance
Customer pays x%.
Plan pays remainder.
(i.e.,100 – x%)

Deductible met.

Deductible
Customer pays 100%.

Medical Expense Shield

STM plan
Pays 100% of most covered costs.

Fixed-benefit
Continues to pay set, cash reimbursements.

Deductible met.

STM deductible
Customer pays 100%.

Fixed-benefit
Set, cash benefits help write down STM deductible.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. Short Term Medical and fixed-benefit plans are also available as standalone policies.*

Medical Expense Shield how it works



1. Medical Expense Shield – Fixed-Benefit pays set cash benefits for covered care.
   - No waiting period for injury and illness; 90-day waiting period for preventive care.
   - No deductible for customers to meet.

2. Every dollar customer spends out of pocket goes toward their Medical Expense Shield – Short Term Medical deductible.

3. Once customer meets their STM deductible:
   - STM pays for 100% of most covered services.
   - Fixed-Benefit continues paying benefits for any covered medical events on top of what STM covers.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Short Term Medical plan design

Benefits	
Individual deductible	$25,000 or $35,0000
Family deductible	Capped at 2x the individual deductible. Families of more than 2 members: all covered expenses accumulate towards family deductible; no individual will pay more than their individual deductible.
Coinsurance	After deductible, plan pays 100% of costs for most covered services.
Policy maximum	$5,000,000
Out-of-network	Deductible is double in-network amount. Coinsurance percentage is the same.
Term length	12, 24, or 36 months[2]
Coverage starts	Next day effective dates; 7-day waiting period for sickness benefits.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 2. STM plan terms vary by state; coverage expires at end of selected term. A Renewability Rider purchased at enrollment allows the plan to be renewed for up to 36 months.*

Medical Expense Shield

Short Term Medical plan design

Benefits	
Preventive care	
Adult & child preventive screenings[3]	Applies to deductible.
Adult immunizations	Not covered.
Child immunizations[4]	Applies to deductible.
Health care practitioner services	
Office visits	Applies to deductible.
Urgent care[5]	Applies to deductible.
Diagnostics and lab	Applies to deductible.
Outpatient physical services	Applies to deductible (30-visit maximum).
Joint, neck, and spine	A maximum benefit of $5,000 applies to deductible. Anything above $5,000 is customer responsibility and does not apply to maximum out-of-pocket
Dental injury	Applies to deductible.
Telehealth and telemedicine	Applies to deductible.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 3. Limited to specific screenings. | 4. First-dollar benefit in MO. | 5. $50 urgent care access fee subject to coinsurance in MO.*

Medical Expense Shield

Short-Term Medical network[8]



aetna®

Aetna Open Choice® PPO network

- 2,000,000+ medical providers[9]
- 38,600+ hospitals[9]

8. Available only while STM plan is active. If STM expires without renewal, network coverage transitions to First Health Network for fixed-benefit plan. | 9. ***Source****: Aetna analysis of actual number of total hospital facilities and total network providers in the Open Choice PPO network as of January 1, 2026. Data is subject to change.*

Short Term Medical renewable & consecutive plans

Renewable & consecutive plans	Renewable plans	12x2 Consecutive plans
• Eligible expenses for pre-existing conditions are covered after 12 months of coverage. • Deductible and coinsurance reset with each new policy term.	• Can choose two or three years. • Coverage period maximum **does not reset**. • Rate guarantee option available.[10]	• Two years available. • Coverage period maximum **resets** with each new term. • Rate shown at time of purchase, may vary with each policy term.

Note: *Availability of renewable and/or consecutive STM plans varies by state. | 10. A non-rate guarantee option is available. The premium will change after the first 12 months. A notice will be sent to the member prior to the next plan year.*

Medical Expense Shield

Fixed-benefit coverage highlights



Two plan options:

- Covered Core or Covered Plus

Pays fixed, cash benefits directly to customers on top of STM coverage[11]

Immediate benefits for illness and injury

- 90-day waiting period for preventive care

Auto-renews up to age 65

No lifetime maximum

- Maximum benefit paid every year customer owns plan.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 11. When STM plan is active, fixed-benefit payments are made directly to covered beneficiary. If STM plan is expired (inactive), beneficiary can choose to receive fixed-benefit payments directly or assign them to providers.*

Medical Expense Shield

Fixed-benefit inpatient hospitalization

Benefits	Covered Core	Covered Plus
Hospital admission		
$ per admission	$2,000	$2,000
Max benefit per plan year	2 admissions	3 admissions
Intensive care – sickness		
$ per day of confinement	$5,000	$6,000
Max benefit per plan year	60 days	60 days
Intensive care – injury		
$ per day of confinement	$5,000	$6,000
Max benefit per plan year	60 days	60 days
Inpatient health care practitioner visits		
$ per visit during confinement	$100	$150
Max benefit per plan year	10 visits	10 visits

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Fixed-benefit inpatient hospitalization

Benefits	Covered Core	Covered Plus
Daily confinement – sickness		
$ per day of confinement	$3,000	$4,000
Max benefit per plan year	Unlimited	Unlimited
Daily confinement – injury		
$ per day of confinement		
Year 1	$4,000	$6,000
Year 2	$6,000	$9,000
Year 3+	$8,000	$12,000
Max benefit per plan year	Unlimited	Unlimited

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Fixed-benefit surgery

Benefits[12]	Covered Core	Covered Plus
Surgeon – tier 1[13]		
$ per surgery	$9,000	$10,000
Max benefit per plan year	3 surgeries	4 surgeries
Surgeon – tier 2[14]		
$ per surgery	$4,000	$5,000
Max benefit per plan year	3 surgeries	4 surgeries
Surgeon – outpatient		
$ per surgery	$4,000	$5,000
Max benefit per plan year	2 surgeries	3 surgeries

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 12. Two or more surgical procedures performed during the same operative session are considered one operation and the Surgery benefit will be considered based on the procedure with the highest benefit amount shown on the schedule. | 13. Tier 1 surgeries are: amputation, excluding fingers, thumbs, and toes; carotid endarterectomy; cesarean section due to complications of pregnancy; coronary artery bypass grafting (CABG); heart valve repair/replacement; hip replacement; spinal fusion; prostatectomy; splenectomy; surgery for intracranial (brain) aneurysm. | 14. Tier 2 surgeries are any covered inpatient surgery that is not included as a tier 1 surgery.*

Medical Expense Shield

Fixed-benefit surgery

Benefits[12]	Covered Core	Covered Plus
Assistant surgeon – tier 1[13]		
$ per surgery	$4,500	$5,000
Max benefit per plan year	3 surgeries	4 surgeries
Assistant surgeon – tier 2[14]		
$ per surgery	$2,000	$3,000
Max benefit per plan year	3 surgeries	4 surgeries
Assistant surgeon – outpatient		
$ per surgery	$1,500	$2,000
Max benefit per plan year	2 surgeries	3 surgeries

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 12. Two or more surgical procedures performed during the same operative session are considered one operation and the Surgery benefit will be considered based on the procedure with the highest benefit amount shown on the schedule. | 13. Tier 1 surgeries are: amputation, excluding fingers, thumbs, and toes; carotid endarterectomy; cesarean section due to complications of pregnancy; coronary artery bypass grafting (CABG); heart valve repair/replacement; hip replacement; spinal fusion; prostatectomy; splenectomy; surgery for intracranial (brain) aneurysm. | 14. Tier 2 surgeries are any covered inpatient surgery that is not included as a tier 1 surgery.*

Medical Expense Shield

Fixed-benefit surgery

Benefits[12]	Covered Core	Covered Plus
Anesthesia – tier 1[13]		
$ per surgery	$1,500	$2,000
Max benefit per plan year	3 surgeries	4 surgeries
Anesthesia – tier 2[14]		
$ per surgery	$750	$1,000
Max benefit per plan year	3 surgeries	4 surgeries
Anesthesia – outpatient		
$ per surgery	$500	$1,000
Max benefit per plan year	2 surgeries	3 surgeries
Outpatient surgical facility		
$ per surgery	$500	$500
Max benefit per plan year	2 surgeries	3 surgeries

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 12. Two or more surgical procedures performed during the same operative session are considered one operation and the Surgery benefit will be considered based on the procedure with the highest benefit amount shown on the schedule. | 13. Tier 1 surgeries are: amputation, excluding fingers, thumbs, and toes; carotid endarterectomy; cesarean section due to complications of pregnancy; coronary artery bypass grafting (CABG); heart valve repair/replacement; hip replacement; spinal fusion; prostatectomy; splenectomy; surgery for intracranial (brain) aneurysm. | 14. Tier 2 surgeries are any covered inpatient surgery that is not included as a tier 1 surgery.*

Medical Expense Shield

Fixed-benefit outpatient

Benefits	Covered Core	Covered Plus
Office visit		
$ per visit	$150	$175
Max benefit per plan year	7 visits	10 visits
Preventive office visit[15]		
$ per visit	$150	$200
Max benefit per plan year	2 visits	2 visits
Urgent care facility		
$ per visit	$150	$200
Max benefit per plan year	3 visits	4 visits

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together. | 15. Available after a 90-day waiting period.*

Medical Expense Shield

Fixed-benefit emergency

Benefits	Covered Core	Covered Plus
Ground ambulance		
$ per trip	$1,000	$1,000
Max benefit per plan year	2 trips	3 trips
Air ambulance		
$ per trip	$25,000	$25,000
Max benefit per plan year	1 trip	1 trip
Emergency room		
$ per visit	$300	$300
Max benefit per plan year	2 visits	3 visits

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Fixed-benefit testing services & observation unit

Benefits	Covered Core	Covered Plus
Radiology		
$ per test	$100	$125
Max benefit per plan year	5 tests	5 tests
Laboratory		
$ per test	$35	$35
Max benefit per plan year	7 tests	10 tests
Outpatient Chemotherapy and Radiation Therapy		
$ per month	$3,000	$4,000
Observation unit		
$ per day	$1,500	$1,500
Max benefit per plan year	1 day	2 days

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Recuro Health



- Customers can save even more money by adding **new** optional Recuro Health services to their Medical Expense Shield plan.
- Provides customers with:
  - Prescription benefit.[16]
  - Virtual urgent care benefit.[17]
  - Virtual behavioral health benefit.[17]

Note: *Recuro Health services are **NOT** insurance. Recuro does not accept child-only policies. | 16. Specific medications may not be available. | 17. Subject to visit limitation.*

Medical Expense Shield how the plan works

1.

- Customer enrolls in one product with one premium.
- Behind the scenes, it is two separate policies:
  - STM with Meritain.
  - Fixed-benefit with KBA.

2.

- When medical event occurs, customer pays provider.
- Provider submits claim to Meritain.
- Claim passes to KBA.
- KBA sends customer reimbursement check for covered services.

3.

- Every dollar of original bill counts toward STM deductible.
- Fixed-benefit reimbursement helps offset what customer paid out-of-pocket.

4.

- Once STM deductible is met, STM plan takes over.
  - STM plan pays 100% of most covered services.
- Fixed-benefit plan continues paying benefits for any covered medical events on top of what STM covers.

Summary:

- Fixed-benefit pays customers back while they work toward STM deductible.
- Once STM deductible is met, STM does heavy lifting and fixed-benefit adds cash on top.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield when STM term expires



Important: The STM and fixed-benefit plans have different term limitations.

When the STM term ends, customers will have two options.

1. Re-enroll in a new STM plan:
   - Provider network stays the same.
   - Receive a new ID card with their plan information.
   - STM pre-existing limitations start over, but those for fixed-benefit plan do not.
2. Keep fixed-benefit as a standalone plan.
   - Provider network changes to First Health network.
   - Receive a new, separate ID card.

Note: *PLANS PROVIDE LIMITED BENEFITS. All plans are subject to pre-existing limitations. STM and fixed-benefit plans are separate policies sold together.*

Medical Expense Shield

Iris knee injury



Iris is a 22-year-old gig worker. Her job does not provide her with insurance benefits. She wants a plan that will give her medical coverage and financial protection against out-of-pocket costs.

Iris purchases Medical Expense Shield plan. She opts for a $25,000 STM deductible and the Covered Plus fixed-benefit plan.

Afterwards, Iris injures her knee. She takes an ambulance to the ER, and she later has outpatient surgery on her knee. Iris has not yet met her MES – Short Term Medical deductible.

Note: *Not an actual case. Presented for illustration only. Cost of services will vary.*

Medical Expense Shield

Iris knee injury

Total treatment cost	$18,000
STM network discount	$7,200
New total	**$10,800**

Covered Plus fixed benefits	$8,810
Ground ambulance	*$1,000*
Emergency room visit	*$300*
Surgeon – outpatient	*$5,000*
Anesthesia – outpatient	*$1,000*
Outpatient surgical facility	*$500*
Radiology (5 tests)	*$625*
Office visits (2 visits)	*$350*
Labs (1 test)	*$35*
Total out-of-pocket	**$1,990**

While Iris is responsible for the cost of care, her fixed-benefit coverage pays from the start.

Additionally, the total billed amount counts toward Iris' meeting her Short Term Medical deductible.

Short Term Medical deductible	$25,000
Amount credited to deductible	$10,800
Remaining deductible	**$14,200**

Note: *Not an actual case. Presented for illustration only. Cost of services will vary. Financial data used in example is derived from historical claim data.*

Medical Expense Shield

Mateo heart attack



Mateo is a single 42-year-old man. Currently, he only has a temporary job. Until he finds a permanent position, he is looking for robust insurance coverage.

Mateo decides to purchase a Medical Expense Shield plan. He opts for a $25,000 STM deductible and the Covered Core fixed-benefit plan.

Several months later, Mateo experiences severe chest pain. At the ER, he finds out he is having a heart attack and needs surgery. Mateo has not yet met his MES – Short Term Medical deductible.

Note: *Not an actual case. Presented for illustration only.*

Medical Expense Shield

Mateo heart attack

Total treatment cost	$86,700
STM network discount	$14,500
New total	**$72,200**

Total amount billed	$72,200
STM deductible	$25,000
MES – Short Term Medical pays	**$47,200**

STM deductible	$25,000
Covered Plus fixed benefits	$21,625
Ground ambulance	*$1,000*
Emergency room visit	*$300*
Surgeon – tier 2	*$4,000*
Assistant surgeon – tier 2	*$2,000*
Anesthesia – tier 2	*$750*
Hospital admission	*$2,000*
ICU confinement – sickness (1 day)	*$5,000*
Daily confinement – sickness (2 days)	*$6,000*
Inpatient health care practitioner (4 visits)	*$400*
Laboratory (5 tests)	*$175*
Total out-of-pocket	**$3,375**

- Now that Mateo has met his MES – Short Term Medical deductible, the plan kicks in and will cover 100% of most covered costs for the rest of his STM plan's term.

Note: *Not an actual case. Presented for illustration only. Cost of services will vary. Financial data used in example is derived from historical claim data.*

Combine with supplemental plans



Coverage for out-of-pocket expenses

We have many coverage options to choose from:

- Plan Enhancer: AME with CHS & SH riders[21]
- TrioMED: AME + Critical Illness + AD&D
- Hospital Expense Protection Plus
- Cancer and Heart/Stroke or Cancer only
- Critical Illness – Term Life or Term Life only
- Select Dental or Dental Indemnity plans also make great add-ons

21. Rider availability varies by state.

Medical Expense Shield

AZ – 85014

Male – 38

Female – 38

1 Dependent

Effective Date – 6/15/26

$925.63

One time application fee $35.00

Short Term Medical PPO

Enhanced PPO - $5,000 100/0 — **$844.72**/mo

36 months rate lock

applicant 1 | applicant 2 | + 1

download brochure

LIFE Association Membership

LIFE Association Membership - Prime — **$15.00**/mo

applicant 1 | applicant 2 | + 1

download brochure

Recuro Prescription & Virtual Urgent Care

$9.95/mo

applicant 1 | applicant 2 | + 1

Virtual Recuro Behavioral Health Option

$5.00/mo

applicant 1 | applicant 2 | + 1

Plan Enhancer

AME & SIP 5,000 + Sickness Hospitalization Rider — **$50.96**/mo

applicant 1 | applicant 2 | + 1

$665.41

One time application fee $35.00

Short Term Medical PPO

Enhanced PPO - $10,000 100/0 — **$541.54**/mo

36 months rate lock

applicant 1 | applicant 2 | + 1

download brochure

LIFE Association Membership

LIFE Association Membership - Prime — **$15.00**/mo

applicant 1 | applicant 2 | + 1

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Recuro Prescription & Virtual Urgent Care

$9.95/mo

applicant 1 | applicant 2 | + 1

Virtual Recuro Behavioral Health Option

$5.00/mo

applicant 1 | applicant 2 | + 1

Plan Enhancer

AME & SIP 10,000 + Sickness Hospitalization Rider — **$93.92**/mo

applicant 1 | applicant 2 | + 1

$759.91

One time application fee $35.00

Medical Expense Shield

Covered Core Aetna $35,000 100/0 — **$683.24**/mo

36 months rate lock*

applicant 1 | applicant 2 | + 1

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LIFE Association Membership

LIFE Association Membership - Prime — **$15.00**/mo

applicant 1 | applicant 2 | + 1

download brochure

Recuro Prescription & Virtual Urgent Care

$9.95/mo

applicant 1 | applicant 2 | + 1

Virtual Recuro Behavioral Health Option

$5.00/mo

applicant 1 | applicant 2 | + 1

Plan Enhancer

AME 10,000 — **$46.72**/mo

applicant 1 | applicant 2 | + 1

download brochure

Plan details

Eligibility
Preferred rates
State availability
Limitations & exclusions
Enrollment & payment



Allstate HEALTH SOLUTIONS

Medical Expense Shield

Eligibility age



Primary applicant

- Ages 60 days through 64 years and 10 months
- Dependent children up to age 26 on parent's plan

Child-only applications

- 60 days up to 18 years of age
- Recuro Health services are **not** available.

Medical Expense Shield

Eligibility health history questionnaire

Is any applicant now:

- Pregnant, an expectant parent, in the process of adopting, in the process of a surrogate pregnancy, or undergoing infertility treatment?

Within the last 5 years, has any applicant:

- Received medical or surgical treatment, consulted a health care professional, tested positive, or had medication prescribed or recommended for acquired immune deficiency syndrome (AIDS) or human immunodeficiency virus (HIV)?

In the last 12 months, has any applicant:

- Been recommended or scheduled for testing (excluding routine), treatment, follow-up, or surgery that has not been completed?
- Consulted a health care professional for signs and symptoms of a medical condition for which a diagnosis has not been determined or a final diagnosis has not been communicated or determined?

Note: *Some states may require more questions.*

Medical Expense Shield

Eligibility health history questionnaire

Within the last 5 years, has any applicant received medical or surgical treatment, consulted a health care professional, or has medication been prescribed or recommended for the following:

- Systemic lupus erythematosus or multiple sclerosis (MS)
- Emphysema or chronic obstructive pulmonary disease (COPD)
- Alcoholism, alcohol/chemical dependency, or drug/alcohol abuse
- Coronary artery disease (CAD), heart attack, or a heart procedure
- Stroke, transient ischemic attack (TIA), or carotid artery disease
- Crohn's disease or ulcerative colitis
- Neck/back disorder or joint replacement
- Diabetes or prediabetes
- Bipolar disorder or schizophrenia
- Kidney disorders
- Heart disorder
- Cancer, tumor, lump, or mass
- Liver disorders

Note: *Some states may require more questions.*

Medical Expense Shield

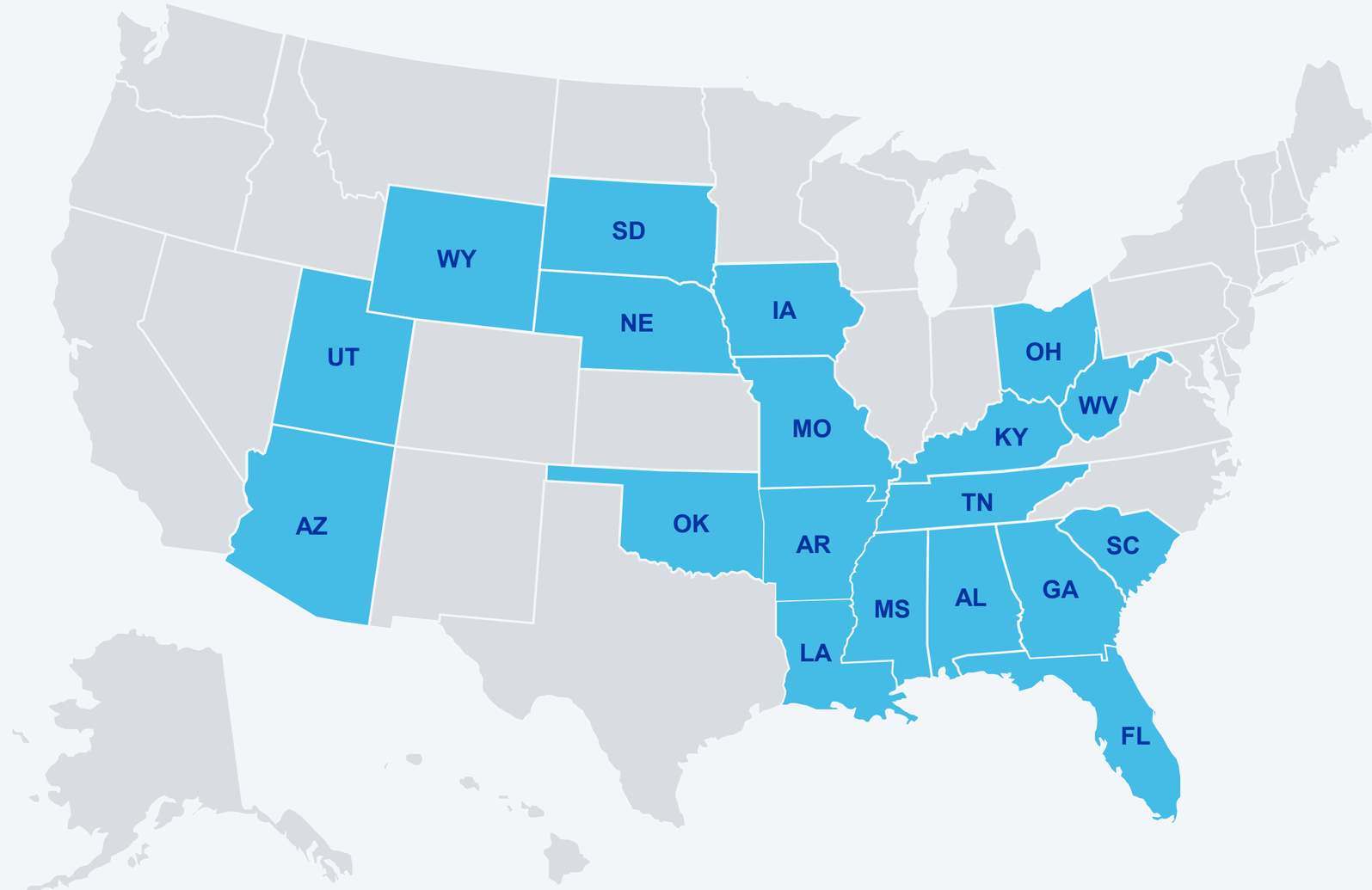
Preferred rates qualifications

Customers are eligible to receive preferred rates if they:

- Have had insurance coverage for 9 out of the last 12 months.
- Have **NOT** used tobacco/nicotine products within the last 12 months.
- Have **NOT** had a DUI/DWI or more than 1 moving violation within the past 2 years.
- Do **NOT** own a motorcycle.
- Have **NOT** been treated or prescribed medication for high blood pressure, high cholesterol, anxiety, or depression within the last 5 years.
- Weigh:
  - 240 lbs. or less if male.
  - 190 lbs. or less if female.
- Pass standard UW questions.

Medical Expense Shield

State availability



Recap Medical Expense Shield

Short Term Medical and fixed-benefit plans bundled into a one purchase and premium

Fixed-benefit plan provides immediate benefits for injury and illness[27]

STM plan uses Aetna Open Choice PPO® network[26]

12-, 24-, and 36-month STM term lengths available[28]

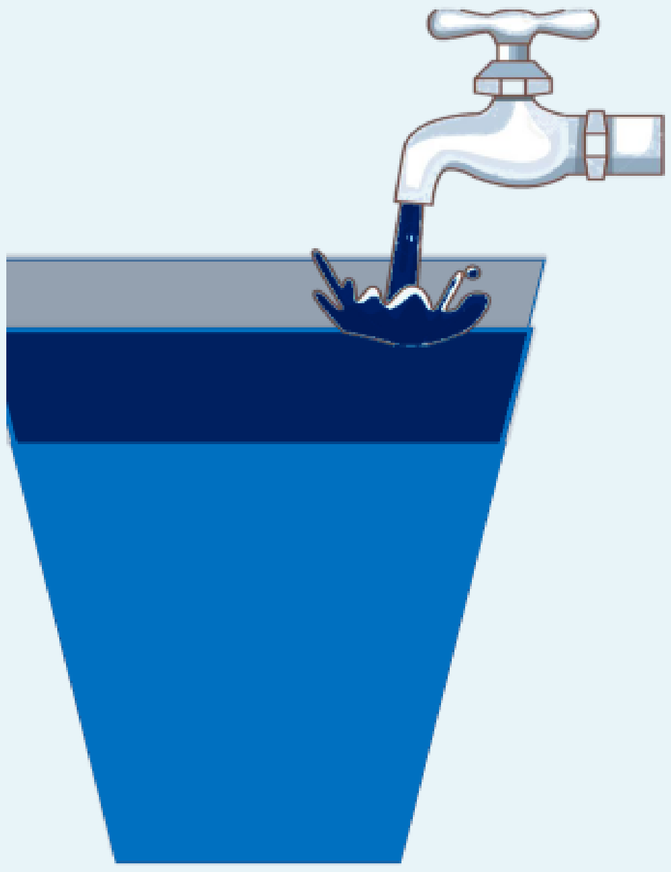
Fixed-benefit plan pays set dollar amounts to help with healthcare costs

Child-only plans available

26. Available only while STM plan is active. If STM expires without renewal, network coverage transitions to First Health Network for fixed-benefit plan. | 27. Fixed-benefit plan has a 90-day waiting period for preventive care. | 28. STM plan terms vary by state; coverage expires at end of selected term. A Renewability Rider purchased at enrollment allows the plan to be renewed for up to 36 months.

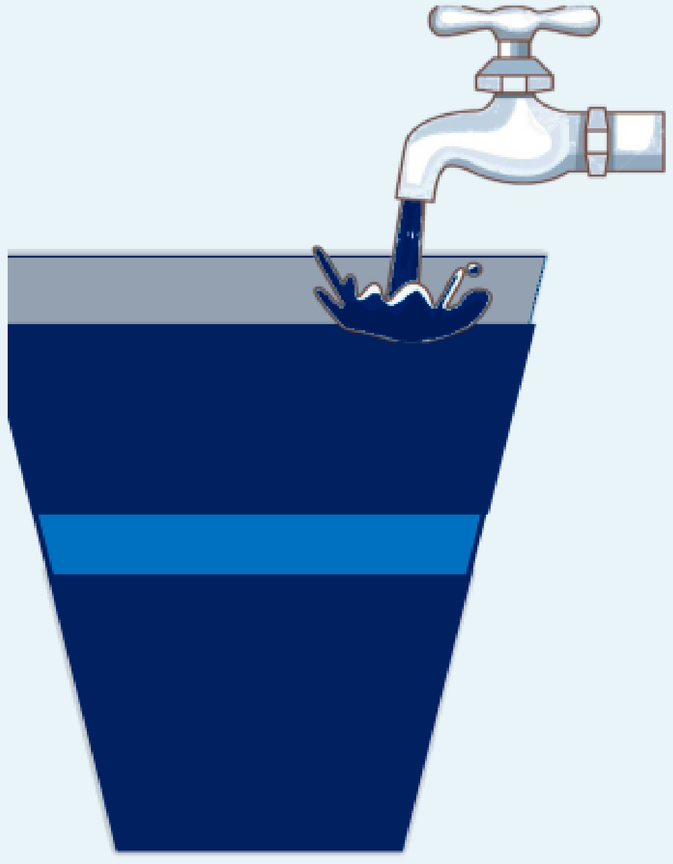
The "Sandwich" Effect — Who Pays, and When

Picture each plan as a cup filling with money. The colored bands show who's responsible for which portion of the bill.



Traditional Major Medical

You fill the bottom first — deductible, coinsurance, and copays — before the carrier contributes anything at the top.



Medical Expense Shield

Fixed-benefit fills the bottom first. You cover the middle gap. Short-term medical pays the top at 100% — up to $5M.

Medical Expense Shield

bonus opportunity for a new product

Submit Dates: 5/13/26 to 9/30/26
3 Policies Min to Qualify
No Max

Earn a bonus on top of your commission by selling Medical Expense Shield, a new two-in-one product

Earn a bonus for policies sold

12 months
$100 ACH | $50 CC

12x2 plan
$200 ACH | $100 CC

24 months
$300 ACH | $150 CC

36 months
$500 ACH | $250 CC

Extra bonus for bundling

Earn up to $25 extra when you bundle any eligible supplemental policy with Medical Expense Shield.[2] $20/mo minimum

Ancillary products –

- **Plan Enhancer – AME**
  - 2 rider options; Sickness Hospitalization, Cancer & Heart/Stroke
    - Rider amounts match accident benefit selected
    - Fully GI [ACA clients]
    - AME only – A74, keep to Age 85
    - Single & Family Rate – great value for large families
    - No coordination of benefits
- **Hospital Expense Protection**
  - $25k air ambulance on all levels
  - Bundle Discounts up to 40%

- **Dental** [Aetna Dental Network]
  - **Select Dental PPO** – 15% bundle discount
    - **Coinsurance Plan**
      - No Waiting Periods – up to $3k Max
      - 3 Levels
      - Ortho option up to A19 [Prime Plan Only]
  - **Copay 2 Dental – no wait, no annual max**
      - must stay in network
      - Must be written with at least one other product
- **Dental/Vision/Hearing –** 15% bundle discount
      - No Waiting Periods – up to $3k Max
      - 3 Levels
      - Primary A55-A99

- **Cancer & Heart/Stroke**
  - Stand-alone version of CHS rider [Plan Enhancer]
  - Benefit amounts up to $75k
  - Two GI levels - $25k, $30k
  - Issue by A65, keep to A75 – Good for T65 Seniors
- **NEW Cancer Only**
  - Benefit Levels $5k to $75k
  - Pass/Fail underwriting
- **Term Life – Critical Illness**
  - New Face Amounts: $125k, $150k
  - Benefits apply to BOTH Term Life and Critical Illness
  - Pass/Fail underwriting, no medical exam

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- EARN POINTS AS YOU WRITE AHS
- REDEEM POINTS FOR GIFTS

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Agent Resource Page:
faq.contractnow.us

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