

# Benefit overview

Use this benefit comparison chart to see how these plans may work for your clients.



**Balance\***  
*Critical illness and accident*

**Interim Coverage**  
*Short-term*

**Interim Coverage Plus**  
*Short-term with pre-existing benefits*

**Fixed Benefit Plan\***  
*Hospital fixed indemnity*

**Fixed Benefit Plan Combo & Interim Coverage Combo**  
*Hospital fixed indemnity/short-term medical bundle*

## Plan availability varies by state

An option to complement your clients' existing health care coverage. For as little as a few dollars a day, they can have help paying for covered accident expenses. Benefits include critical illness, accident medical expense, accident hospital confinement and accident disability income.

Short-term medical insurance for individuals and families. Interim Coverage offers protection when circumstances leave your clients temporarily uninsured. Coverage can begin as early as the day following the online application, if approved, and last up to 364 days in some states, as of 10/2/18.

Short-term medical insurance for individuals and families that provides a limited benefit for certain pre-existing conditions. Interim Coverage Plus offers all the benefits of Interim Coverage, as well as up to \$25,000 for covered medical expenses incurred as a result of certain pre-existing conditions.

A fixed-benefit indemnity plan with hospital, surgical and optional critical illness insurance benefits for your clients. This plan includes preventive wellness benefits, diagnostic testing and doctor office visits.

Combines \$0 deductible hospital benefits with large-claim coverage. The Fixed Benefit Plan Combo is hospital, surgical and critical illness fixed insurance benefits designed to be paired with the benefits of Interim Coverage Combo short-term health insurance. Plans do not coordinate.

F – Fixed benefit amount (regardless of expense)  
C – Covered, subject to cost shares

	Balance*	Interim Coverage	Interim Coverage Plus	Fixed Benefit Plan*	Fixed Benefit Plan Combo & Interim Coverage Combo
<b>Guaranteed issue</b>	Yes	No	No	No	No
<b>Inpatient Rx</b>		C	C	F	C
<b>Diagnostic, lab and imaging</b>		C	C	F	C
<b>Ambulance</b>		C	C	F	C
<b>Second surgical opinion</b>		C	C	F	F C
<b>Chemotherapy / radiation</b>		C	C	F	F C
<b>Doctor office visit</b>		C	C	F	F C
<b>Wellness and prevention</b>		C	C	F	F C
<b>ICU / CCU</b>		C	C	F	F C
<b>Urgent care / ER</b>		C	C	F	F C
<b>Critical illness</b>	F			F	F
<b>Surgery</b>		C	C	F	F C
<b>Hospital confinement</b>	F	C	C	F	F C
<b>Coinsurance / out-of-pocket</b>	No	Yes	Yes	No	Yes (Short-term medical portion)
<b>Deductible</b>	Yes (Accident medical expense portion)	Yes	Yes	No	Yes
<b>Coverage plan type</b>	Permanent	Durational	Durational	Permanent	Permanent / Durational
<b>Covers pre-existing conditions</b>	Yes (Except critical illness benefit)	No	Yes <sup>2</sup>	No	No
<b>Guaranteed renewable</b>	Yes	No	No	Yes	Yes <sup>3</sup>
<b>Reapply requirement</b>	No	Yes	Yes	No	No
<b>Network discounts</b>	Yes	Yes	Yes	Yes	Yes
<b>Year-round enrollment</b>	Yes	Yes	Yes	Yes	Yes
<b>Coverage outside US</b>	Yes, up to 90 days <sup>2</sup>	No	No	Yes, emergency basis only	No

\*Association membership required    <sup>1</sup>Not all benefits are available in all states.    <sup>2</sup>Interim Coverage Plus provides a limited benefit for certain pre-existing conditions.    <sup>3</sup>Fixed Benefit Plan Combo portion is guaranteed renewable.

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