

# DEDUCTIBLE GAP HIGHLIGHTS

**Deductible Gap**, a Next Generation Group Supplemental insurance plan, is designed to provide supplemental coverage for employees who are either covered under their employer's High Deductible major medical plan or as a Basic Protection insurance plan for uncovered employees.

| Key Benefits   | Optional Benefits  | Deductible Gap Plan Highlights And Eligibility  |
|--|--|---|
| <ul style="list-style-type: none"> <li>▪ Accident Medical Insurance with only a \$250 deductible</li> <li>▪ Critical Illness Insurance (C.I.)*</li> <li>▪ Accidental Death and Dismemberment Insurance*</li> </ul> | <ul style="list-style-type: none"> <li>▪ 24/7 Telemedicine with No Consultation fees</li> <li>▪ Up to \$500,000 of Emergency Medical Evacuation/Repatriation benefits</li> </ul> | <ul style="list-style-type: none"> <li>▪ Stand-Alone program</li> <li>▪ No excluded industries</li> <li>▪ Guaranteed issue; no underwriting required to qualify for coverage</li> <li>▪ Minimum of 2 employee participants, with a \$100 minimum monthly premium per employer</li> <li>▪ Multiple plan designs allowed</li> <li>▪ HSA compatible</li> <li>▪ Section 125 Eligible</li> </ul> |

\* Critical Illness and AD&D benefits pay in addition to any other coverage an employee may have.

## DEDUCTIBLE GAP COVERAGE OPTIONS and Monthly Premiums

| Options                           | Accident Insurance Benefit | Critical Illness Benefit | Accidental Death & Dismemberment | Employee only | Employee and Spouse | Employee and Child(ren) | Employee and Family |
|-----------------------------------|----------------------------|--------------------------|----------------------------------|---------------|---------------------|-------------------------|---------------------|
| <input type="checkbox"/> Option 1 | \$2,500                    | none                     | \$10,000                         | \$7.38        | \$14.76             | \$23.88                 | \$31.14             |
| <input type="checkbox"/> Option 2 | \$6,350                    | none                     | \$20,000                         | \$12.20       | \$24.08             | \$39.24                 | \$50.61             |
| <input type="checkbox"/> Option 3 | \$2,500                    | \$5,000                  | \$10,000                         | \$13.38       | \$26.77             | \$37.40                 | \$43.16             |
| <input type="checkbox"/> Option 4 | \$5,000                    | \$5,000                  | \$25,000                         | \$16.80       | \$33.20             | \$48.02                 | \$56.20             |
| <input type="checkbox"/> Option 5 | \$6,350                    | \$5,000                  | \$25,000                         | \$18.36       | \$36.33             | \$53.11                 | \$62.86             |
| <input type="checkbox"/> Option 6 | \$6,350                    | \$10,000                 | \$50,000                         | \$25.15       | \$49.52             | \$68.39                 | \$76.05             |
| <input type="checkbox"/> Option 7 | \$6,350                    | \$15,000                 | \$100,000                        | \$32.73       | \$63.89             | \$85.44                 | \$90.42             |

Pricing above is subject to change based on substantial characteristic changes of the group.

\*\* Maximum of 2 options per employer group (i.e. low / high plan). Please check desired options.

Higher limits are available on a case by case basis, but will require simplified underwriting.

### Optional Benefits

**24/7 Unlimited Tele-Medicine Benefit with NO Consultation Fees**  
**Up to \$500,000 of Emergency Medical Evacuation and Repatriation Benefits**

**Only \$5.95 per month for the entire family**

**State Availability:** Alabama, Alaska, Arizona, Arkansas, \*California, \*DC, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Kentucky, \*Louisiana, Maine, Massachusetts, Michigan, Mississippi, \*Missouri, Montana, Nebraska, Nevada, \*New Jersey, New Mexico, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, \*South Dakota, \*Tennessee, Texas, Utah, \*Vermont, Virginia, West Virginia, Wisconsin, Wyoming

\*States with an asterisk are not yet approved for Critical Illness, but are approved for AD&D and Accident Medical Expense.

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