

Southern Wayne County Regional Chamber

Member Insurance Benefits

TELEDOC®

Available to Everyone. Individual Sales. A subscription covers everyone in the household. *No limits on Visits (BCBS benefit Limits usage to 3x/yr.) *No Co-Pay for Chamber Members (BCBS requires regular Co-Pay payments)

Plan includes: Teledoc®, Hearing Aids, Pharmacy Benefit, MRI + CT Scan, Health Advisor and more

*Cost for Plan: \$11.00/mo. (coverage includes spouse and all dependents in living in home)

<http://abp004.phecard.com/default.aspx>

ALLSTATE:

Requires a group of ten (10). 3 pp must buy one product line.

*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. But can cover all products with one fee. Payroll Deduction. List bill optional with 5 or more enrolling.

Products are age Bracketed but there is no crossover with age.

SIMPLIFIED ISSUE

Plan Includes: Accident, Critical Illness, Cancer, Disability, Hospital Indemnity, Term Life

http://www.harvestpartnersfinancial.com/contact_us/

AFLAC:

Requires a group of three (3)

*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. But can cover all products with one fee. Payroll Deduction. List bill with 3 enrolling.

Products are age bracketed but there is no crossover.

*GUARANTEED ISSUE (*Disability is Guaranteed to 6 mo. benefit - \$4,000 max.)

Plan Includes: Accident, Cancer (Cancer free for 5 years), Critical Illness, Disability

http://www.harvestpartnersfinancial.com/contact_us/

AETNA:

Individual Sales. Senior Market Age Group 50 - 89

Payment through Bank Draft or EFT

Products are age bracketed but there is no crossover.

FULLY UNDERWRITTEN

Offerings Include: Final Expense, Home Care Plus, Medicare Supplements, Recovery (12 mo. STCi Benefit)

http://www.harvestpartnersfinancial.com/contact_us/

Southern Wayne County Regional Chamber

Member Insurance Benefits

AETNA:

Individual Sales. All Market. Age Group 18-89
Payments through Bank Draft or EFT
Products are age bracketed but there is no crossover
FULLY UNDERWRITTEN
Offerings include: Cancer, and Heart Attack or Stroke, Hospital Indemnity Flex
http://www.harvestpartnersfinancial.com/contact_us/

LIFESECURE:

Individual Sales. All Market. Age Group 18-74
*Payment through Piedmont (Bank Draft). Piedmont fee is \$5.00/mo. Credit Union Draft. But can cover all products with one fee. Payroll Deduction.
Products are age bracketed but there is no crossover
GUARANTEED ISSUE and SIMPLIFIED ISSUE
Offerings Include: Accident, Critical Illness, Hospital Recovery
http://www.harvestpartnersfinancial.com/contact_us/

US HEALTH & LIFE:

Unique Level Funded Group Health Plan
Requires a group of 5 except for Chamber Members which is a *Group of 2.
3 Tiered P.O.S. Plan
 P.O.S.: Use any Doctor you Desire
 Together Health Network (Northeast Detroit Area more prevalent)
 Cofinity Health Network – Safeguard
With positive claims history a portion of premiums can be returned to the business and participants.
*SWCRC Members receive the 2pp group offering and all primary insured receive \$7,500 of term life for free.
http://www.harvestpartnersfinancial.com/contact_us/

*Denotes a benefit specifically for SWCRC and Motor City Co-op Credit Union Members.

Southern Wayne County Regional Chamber

Member Insurance Benefits - Plan Highlights

TELEDOC®

Talk to your Doctor anytime 24/7/365

Median Call back time is 10 minutes

\$0 per visit for Chamber Members (BCBS benefit charges office visit co-pay)

Unlimited use. (BCBS benefit limits family visits to 3x/year).

\$11.00/month (includes all family members living under your roof.

*Medical Health Advisor – advocate for treatment, resolve claims, provide medical explanations.

*Medical Bill Saver – Negotiate reduced rates on services prior to services being rendered.

*Nurseline™ - Get questions answered 24/7.

*Pharmacy - Save 10%-85% at 60,000 participants. Average savings is 42% nationwide.

*Hearing Aids – Save 35% at retail locations nationwide.

*MRI & CT Scans – Savings of 50% to 75% at credentialed radiology centers nationwide.

*Lab Testing – Access to 1,500 clinical lab's nationwide. Results online in as little as 24 hrs.

* Wellness Online – Website to help members make wellness part of their daily life.

\$11.00/month (includes all family members living under your roof.

<http://abp004.phecard.com/default.aspx>

ALLSTATE

ALLSTATE ACCIDENT

AD&D, Accident, Hospitalization, Physical Therapy, ICU, Ambulance, Hospitalization, Disability, Follow-up treatments, Transportation

ALLSTATE CANCER

Screenings, Initial Diagnosis, Radiation, Chemo, Blood/Plasma, Surgery, Hospitalization, Home Health care, Nursing Home care, Prosthetics, Transportation and Lodging, Reconstructive, Egg Harvesting and Storage, Specified Disease Rider available.

ALLSTATE CRITICAL ILLNESS

Category 1: Heart Attack, Stroke, By-Pass Surgery, Angioplasty, Atherectomy, Stent Placement.

Category 2: Major Organ Transplant, End Renal Stage Failure, Paralysis, MS, Alzheimer's.

Riders: Cancer, Wellness

ALLSTATE DISABILITY

Choose monthly benefit to meet your needs from \$400 -\$5,000 (up to 60% of income)

Benefits start 1st day after your waiting period.

ALLSTATE TERM

20 year term insurance

Guaranteed renewable every 20 years at age until 70 (no evidence of insurability required)

Guaranteed Premiums for 5 years. Convertible before age 65. AD&D benefit, Disability Waiver

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Southern Wayne County Regional Chamber

Member Insurance Benefits - Plan Highlights

AFLAC

AFLAC ACCIDENT

Wellness, Accident, Hospital Confinement – ICU, Physical Therapy, Rehabilitation, AD&D, Ambulance, Transportation and Lodging, Blood/Plasma Platelets, Appliances.

AFLAC CANCER

Screenings, Initial Diagnosis, Radiation, Chemo, Blood/Plasma, Surgery, Hospitalization, Home Health care, Nursing Home care, Prosthetics, Transportation and Lodging, Reconstructive, Egg Harvesting and Storage, Specified Disease Rider available.

AFLAC CRITICAL ILLNESS

Heart Attack, Stroke, Coronary Artery Bypass, Sudden Cardiac Arrest, 3rd Degree Burns, Coma, Paralysis, Major Organ Transplant, End State Renal Failure, Persistent Vegetative State. First Occurrence Benefit, Subsequent Specified Health Benefit, Angioplasty, Hospital Confinement. Physical Therapy, Speech Therapy, Rehabilitation, Ambulance, transportation and Lodging, Waiver

AFLAC DISABILITY

Choose monthly benefit to meet your needs from \$500 -\$6,000 (up to 60% of income)
Benefits start 1st day after your waiting period.

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Member Insurance Benefits - Plan Highlights

AETNA Senior Market

AETNA FINAL EXPENSE (issue Age 45 to 89)

Minimum Benefit Amount \$3,000, Maximum Benefit Amount \$35,000.

Renewable for Life regardless of health changes.

Premium rates that never increase.

Three plans available:

Level Premium (full death benefit)

Graded Benefit (1:40%, 2:75%, 3:100%)

Modified Benefit Plan (1+2=110% of premium, 3=100% of premium)

AETNA HOME CARE INSURANCE (issue age 50 to 89)

Home Care Indemnity Plan

Up to \$1,200/wk. with choice of 13, 26, 39 or 52 weeks.

Lifetime max 2X the number of covered weeks.

Waiting periods 0 or 20 days.

Hospital Daily Indemnity

Up to \$300/day per confinement

With 20 days per period of care

Lifetime max of 365 days

Lump Sum Cancer Fixed Indemnity Rider

Choose \$2,500, \$5,000 or \$10,000

AETNA MEDICAL SUPPLEMENT INSURANCE (issue age 65)

Plans A, B, F, High Deductible F, G, N.

AETNA RECOVERY (issue age 50 to 89)

If you are confined to a **Nursing** or **Assisted Living** Facility or need **Home Care** and cannot perform 2 ADL's or a cognitive impairment.

Daily Nursing Facility

Up to \$300/day with choice of 90, 180, 270 or 360 days

Lifetime max 2x the number of covered days

Waiting periods of 0, 20, 100 days

Daily Hospital Indemnity

Up to \$300/day per confinement. With 20 days of period care

Lifetime max of 365 days

Home Care Rider (Optional)

Up to \$1,200/wk. maximum with choice of 13, 26, 39 or 52 weeks.

Lifetime max 2X the number of covered weeks.

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Member Insurance Benefits - Plan Highlights

AETNA - Individual and Employer Group Market

AETNA CANCER & HEART ATTACK OR STROKE (issue age 18 to 89)

Minimum Benefit Amount \$5,000, Maximum Benefit Amount \$75,000

Coverage can include (same lump sum for each covered person)

Individual

Individual and Spouse/Domestic Partner

Children, and Family

Intensive Care Unit Rider, up to \$600 daily benefit in increments of \$150

Max of 30 day/yr.

Benefit is reduced by 50% at age 65

AETNA HOSPITAL INDEMNITY FLEX (issue age 18 to 89)

Lump sum when confined in a hospital (including observation)

In units of \$250 up to a maximum of \$2,500.

Daily Hospital Indemnity (including observation)

In \$10 units up to a max of \$700

One time per period of care. Periods are 3-10 or 20 days with a 365 day max.

Benefit Riders

Daily Skilled Nursing Facility

Doctor's office visit

Outpatient Surgical procedure Indemnity

Lump Sum Cancer Fixed Indemnity

Outpatient Rehabilitation.

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Member Insurance Benefits - Plan Highlights

LIFESECURE

LIFESECURE ACCIDENT (Issue Age 18-74)

Guaranteed Issue

Annual Benefit Bank from \$2,500 to \$15,000 for individual. (\$25,000 family)

Disappearing Deductible.

Ambulance, Initial Services, Major Diagnostic Exams, Lab test or X-rays, Surgery, Physicians follow up including Chiropractic, Physical, Occupational and Speech. Therapy. DME, Prosthetics

LIFESECURE CRITICAL ILLNESS (Issue Age 18 to 74)

Simplified Issue

Benefit Bank is \$5,000 to \$50,000.

Provides for Subsequent Diagnosis as well as Re-occurrence of same disease.

\$50 Health Screening built in, Heart Attack (100%), Stroke (100%), Coronary Artery Disease (25%), Invasive Cancer (100%), Major Organ Failure (100%), Carcinoma in Situ, Prostate Cancer End Stage Renal Failure (all at 25%), Skin Cancer (5%)

LIFESECURE HOSPITAL RECOVERY (Issue Age 18-74)

Simplified Issue

Daily Benefit of \$100-\$900/day. Daily Benefit Amount is 30X Daily Benefit.

Emergency Room, Ambulance, Major Diagnostics, Rehabilitation.

http://www.harvestpartnersfinancial.com/contact_us/

For more information on plans and pricing call:

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http://www.harvestpartnersfinancial.com/contact_us/

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