

INPOCKET PLAN

Health Insurance Supplement by MWG



Are today's options enough?



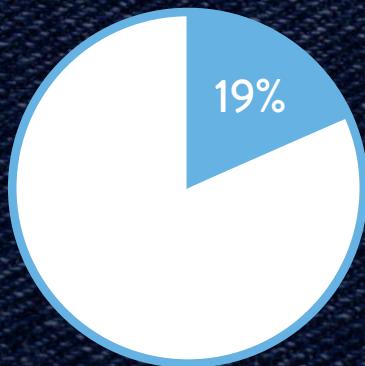
Accident Insurance



Critical Illness



Hospital Indemnity



There are over **70,000** International Classification of Diseases (ICD) codes on which claims are paid, but the above policies cover **only 13,000** of them.

THE HARSH REALITY

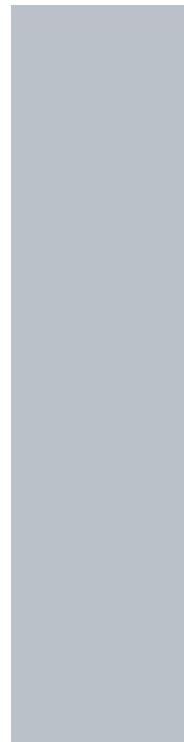
Since 1995:

Health insurance deductibles have increased **791%**

Health insurance premiums have increased **318%**

Household Income has only increased **18%**

+791%



+318%



+18%



DEDUCTIBLES

PREMIUMS

INCOME

Now there's a new option for your clients!



Plan Features

- Guaranteed issue (no health questions)
- Pre-existing conditions covered
- Enroll anytime (with an easy 4-step process)
- No waiting period
- Telemedicine included (\$0 Copay)
- Provider files the claims
- Calendar year benefits (*deductible and benefit reset every January 1st*)



Guarantee Issue
No health questions



Family Coverage
With no waiting periods



Enroll Anytime
Not limited to ACA timing

What's the difference?

SICKNESS	ACCIDENT PLAN	HOSPITAL INDEMNITY	CRITICAL ILLNESS	CANCER PLAN	INPOCKET PLAN
Hospital Stay (Sickness)	✗	Certain amounts (typically \$250 to \$1,000)	✗	✗	✓
Knee Replacement	✗	Only inpatient (portion)	✗	✗	✓
Cataract Surgery	✗	✗	✗	✗	✓
Hip Replacement	✗	Only inpatient	✗	✗	✓
Pregnancy	✗	✗	✗	✗	✓
Physical Therapy	✗	✗	✗	✗	✓
Cancer Treatments	✗	✗	✓	✓	✓

Coverage Overview

Calendar year benefits of \$4,000 or \$6,000

Deductibles between \$1,000 and \$2,000

Covers everything applied to the ACA major medical plan deductible and coinsurance except for: professional fee in the doctor's office, prescription drugs, and services excluded by the ACA major medical plan.

STANDARD COVERED SERVICES

✓ Inpatient – Physicians & Facilities	✓ Labs, X-rays, Testing, Pathology
✓ Maternity Services	✓ Major Diagnostic & Imaging
✓ Emergency Room Services	✓ Physical Therapy
✓ Outpatient – Physicians & Facilities	✓ Chiropractic Services
✓ Outpatient Surgeries	✓ Ambulance Services
✓ Home Healthcare	✓ Durable Medical Equipment
✓ Mental & Behavioral Health Services	✓ IV Therapies & Infusions
✓ Substance Abuse Treatment	✓ Chemo & Radiation Therapy
✓ Dependent Pregnancy	✓ In-Office Physician Procedures
✓ HSA Compatibility	✓ No Exclusion for Pre-Existing Conditions

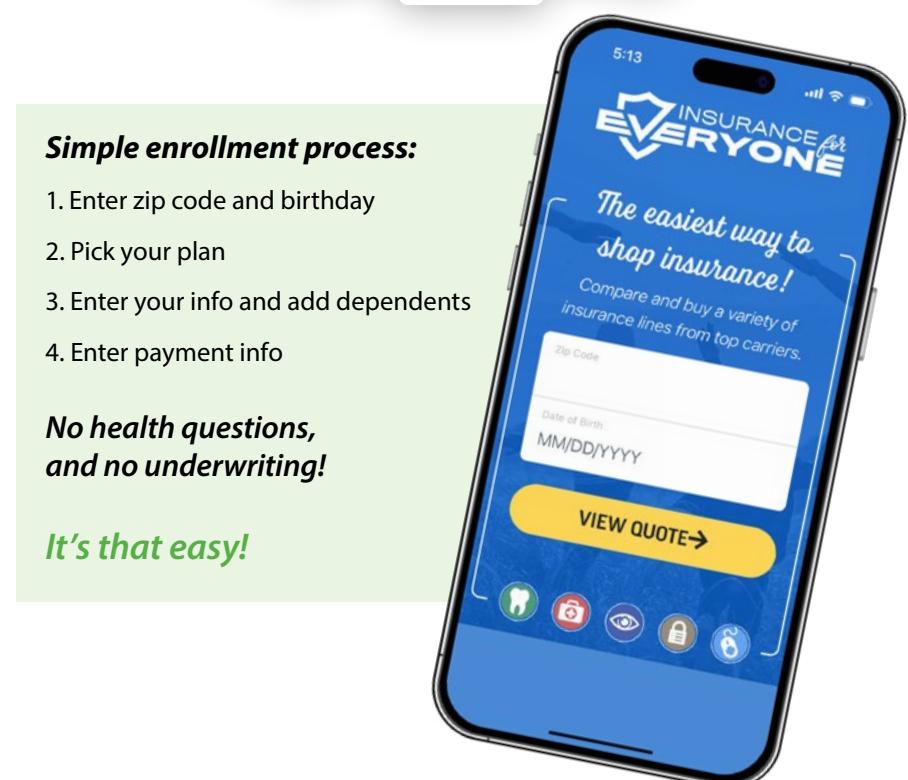
NON-COVERED SERVICES

✗ Professional Fee in Doctor's Office
✗ Services Excluded from Major Medical
✗ Rx Drugs

In basic terms, our plan will cover X-rays, labs, etc. covered by the ACA major medical plan but this plan does not cover the professional fee in the doctor's office. It *does* cover professional fees in the hospital and surgery centers.

Prescription drugs are not covered by this plan. We often recommend GoodRx, which greatly helps to cover prescriptions that do not have a copay tied to the Major Medical Plan.

**ONLINE
Enrollment**
365



Who are the companies behind this plan?



ADMINISTRATORS

A division of Morgan White Group

The world-class TPA responsible for providing customer service, billing, and claims payments on behalf of the underwriting companies.



These are the A-rated insurance companies underwriting this plan in [certain states](#).

They pay claims to the healthcare provider.



www.InPocketPlan.com

Is this plan available in your state?

Check the [latest availability map online](#).

Please contact Mark Lampen

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