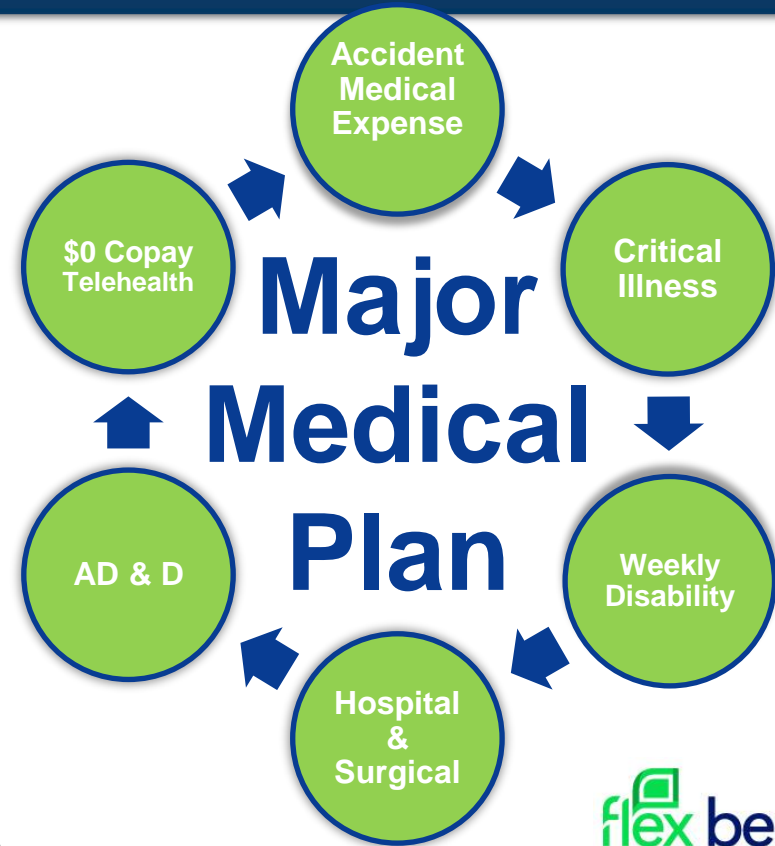
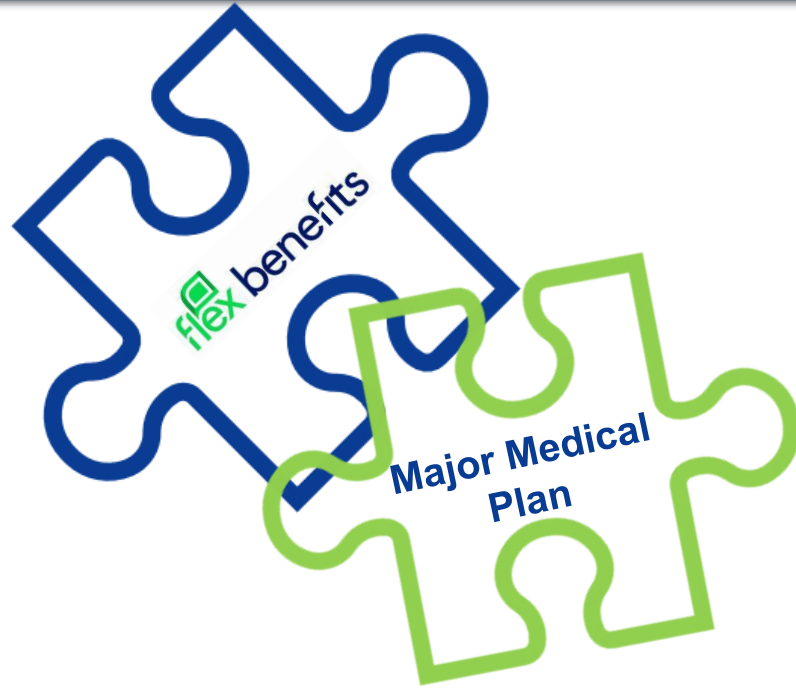


Securing Your Clients Financial Exposure With First Dollar Benefits

**Flex Accident and Critical Illness
Product Training/Demo**



We Are First Dollar Benefits!



How does FlexBenefits stand out from the crowd?

Simplicity

- ✓ A single product suite that you can leverage across individual, Medicare and Small Group markets
- ✓ **Guarantee issue**
- ✓ No underwriting questions
- ✓ No tobacco loads
- ✓ Multiple Signature Options for ease
- ✓ **Rates are based on issue age not attained age meaning no annual or age banded rate increases**

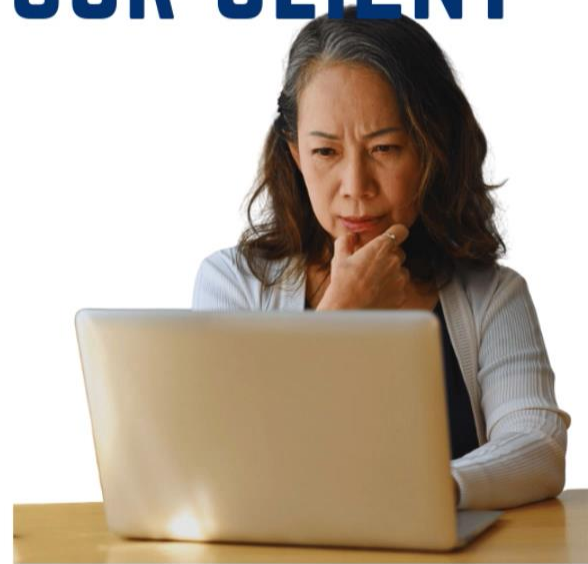


HOW TO PERSONALIZE **SOLUTIONS FOR YOUR CLIENT**

PACKAGE SELECTION

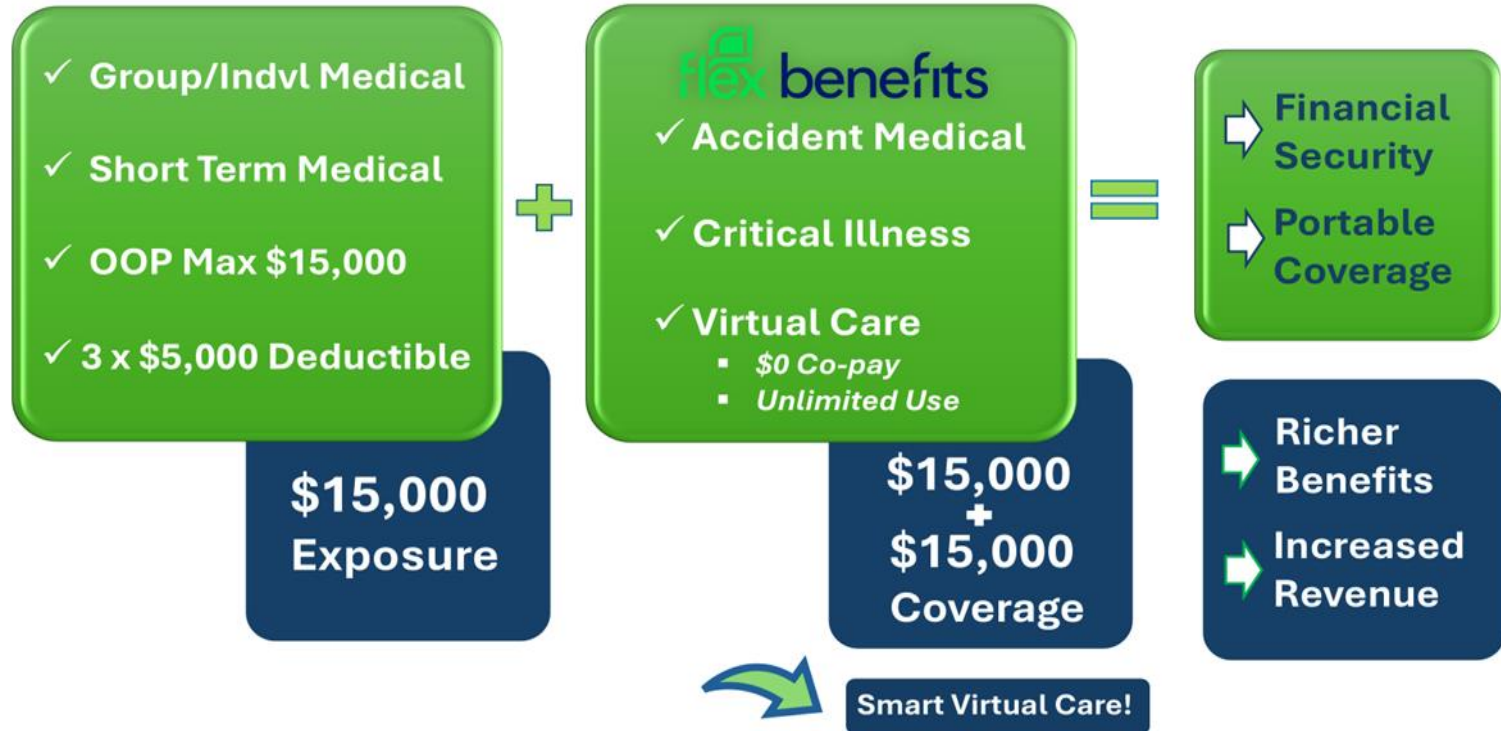


for contracted broker use only



\$15,000 Benefit Scenario

(Additional Benefit Levels Available)



Step 3 • Review & Modify Benefits

Freestyle - Modified
Total price **\$57.69**

Freestyle - Modified

Build your own benefit package

Plan starts on 04/01/2025 [Change](#)

Flex Accident	\$12.84
Flex Critical Illness	\$21.67
Flex 3 Membership	\$23.18
Total Monthly Cost	\$57.69/mo.
One-time service fee	\$20.55

 Companion Life

Companion Life Insurance Company

Flex Accident

Accident Medical Expense

Covers expenses incurred for treatment, services, and supplies covered by the Policy resulting directly from an accident and independently of all other causes

\$15,000 year 1; \$15,500 year 2; \$16,000 year 3
Maximum Annual Benefit; \$250 deductible

Accidental Death

Benefits for Accidental Bodily Injury resulting in a loss life, limbs, sight, speech or hearing. See schedule of benefits for details on payout for dismemberment.

\$25,000 for loss of life

Principal Sum reduces for Dependent Children and for certain types of Covered Loss

Accident Disability Income




Benefit for a Total Disability of the primary policy holder who was actively employed at the time of the accident. Benefit subject to a 14 day elimination period.

no coverage selected

Wellness Physician Office Visit

Benefits are associated with wellness visits and diagnostic testing as defined in the policy

no coverage selected

Accident Medical Expense Covers expenses incurred for treatment, services, and supplies covered by the Policy resulting directly from an accident and independently of all other causes	\$15,000 year 1; \$15,500 year 2; \$16,000 year 3 Maximum Annual Benefit; \$250 deductible	
Accidental Death Benefits for Accidental Bodily Injury resulting in a loss life, limbs, sight, speech or hearing. See schedule of benefits for details on payout for dismemberment.	\$25,000 for loss of life Principal Sum reduces for Dependent Children and for certain types of Covered Loss	
Accident Disability Income Benefit for a Total Disability of the primary policy holder who was actively employed at the time of the accident. Benefit subject to a 14 day elimination period.	no coverage selected	
Wellness Physician Office Visit Benefits are associated with wellness visits and diagnostic testing as defined in the policy	no coverage selected	
Sickness Physician Office Visit Benefits are associated with sickness physician office or urgent care visit and diagnostic testing as defined in the policy.	no coverage selected	
Sickness Emergency Room Benefits are associated with sickness emergency room visits and diagnostic testing as defined in the policy.	no coverage selected	
Sickness Hospitalization If a covered person is confined to a hospital because of a sickness, the plan will pay the Daily In-Hospital Indemnity Benefit amount	no coverage selected	
Sickness Surgical Benefit will pay the daily indemnity amount when a covered person undergoes surgery in a surgical center because of sickness	no coverage selected	
Flex Critical Illness		
Critical Illness Benefit for covered Critical Illnesses first occurring and diagnosed and treated. See Schedule of Benefits for amounts payable for various illnesses and recurrences.	\$15,000 per initial occurrence Lifetime Maximum of \$30,000 per person	

Flex Accident is an insurance product underwritten by Companion Life Insurance Company. The product does not provide qualified health benefits which meet the government's requirements for minimum essential coverage. A membership in Communicating for America is required to purchase these products. Product availability and benefits may vary by state. Please read limitations [More](#)

Communicating for America



Flex 3 Membership

Virtual Urgent Care

Connect to a physician via phone, video or asynchronous. Provides treatment for common ailments without a visit to an urgent care or emergency facility.

Virtual Urgent Care
Unlimited access

Virtual Primary Care

Members have access to trusted medical care and personalized support for annual checkups including lab work, to managing chronic conditions, ongoing wellness needs [More](#)

Virtual Primary Care
Unlimited access

Virtual Mental Health


Bella, the interactive chatbot is available 24/7 specializing in anxiety and depression. Members can also schedule appointments with licensed and trained mental health [More](#)

Virtual Mental Health
Unlimited access

THIS MEMBERSHIP IS NOT INSURANCE and is not intended to replace health insurance. This membership is managed by Communicating for America, Inc. (CA). Some of the membership benefits are managed by Clever Health. The Loomis Company handles cancellations and other administrative duties. This membership is marketed by FlexBenefits.co LLC and its producers.

 [Download Brochure](#)

 [Print Package](#)

 [Share Package](#)

Total: \$57.69/mo.
plus one-time \$20.55 enrollment fee

CleverHealth- smart virtual care™

Association Member Benefits

mental health support + virtual veterinary



virtual urgent care

- **async** start to finish avg 5 min 5 sec
- **synchronous phone or video**
- **7 out of 10** prefer async vs. synchronous
- available **24/7**

\$0 co-pay

cold, flu,
sinus infections

fever, cough,
allergies, asthma

skin conditions,
pink eye

UTI's, fatigue,
migraines, and more!

virtual primary care

- schedule appts
- **care team** coordination
- recommends **follow up** care
- specialist **referrals**
- order **labs**

\$0 co-pay

screenings and labs

diabetes,
high blood pressure

routine health
maintenance

high cholesterol
and more!

- **interactive** chatbot
- **on demand** 24/7
- ai technology built by psychologists specializing in **anxiety** and **depression**

\$0 co-pay

18% reduction of
depression symptoms

28% reduction of
anxiety symptoms

as simple as a text

anywhere, anytime

- **licensed** mental health professionals
- **7 days a week**, 7am-10pm **scheduled** appointments
- **bella** ai chatbot 24/7

\$0 co-pay

family counseling,
PTSD, trauma

anger, feeling
overwhelmed

depression
anxiety

medication
management

- **licensed** veterinary professionals
- for **cats and dogs**
- advice and guidance **every day** of the year

\$60/year

guidance
emergent situations

preventive medicine
guidance

ongoing illness

behavioral questions
and more!

Flex Benefit Plan Overview

Flex Accident Insurance with optional riders for Sickness

- Accident Medical Expense - pays all out of pocket expenses up to face value
- Accident Disability Income Expenses - short-term income replacement
- Wellness, Physician Office Visit (POV), Emergency Room (ER), Hospitalization, Surgical are available sickness riders (not available in all states)
- Form CL-ACC-2000-GP

Flex Critical Illness Insurance

- Pays on more than one illness
- Pays on recurrence of same illness (per schedule)
- Form CL-CI-2000-GP

Underwritten by Companion Life Insurance Company (CL) - rated A+ by AM Best in January 2024 for its financial strength and claims paying ability.

Accident Medical Expense

AD&D \$25,000

Unlimited
number of
accidents
each year

Use "EOB"
from major
medical as a
proof of an
expense.

180-day
benefit period

\$250
deductible
decreases
\$100 each
calendar year

Embedded in
every Accident
Plan

A
meaningful
final
expense

Pays 100%
benefit for
Spouse

Pays 50%
benefit for
child

Accidental Disability Income

- Primary insured coverage only
- Pays the selected benefit amount each week up to 13 weeks (91 days)
- **Benefits from \$500 to \$1500 weekly**
- Subject to a 14-day elimination period
- The Covered Person must be gainfully employed at the time of the Covered Accident to be eligible for benefits
 - *Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation, or employment*
- Benefit applies when covered person is unable to engage in any employment or occupation for which he or she is or becomes qualified by reason of education, training, or experience and is in fact not engaged in any occupation for wage or profit. Total disability must be certified by and require the regular care of a doctor.

Flex Critical Illness

- Face values on **initial occurrence up to \$30,000** which can help offset lost income, travel and other non-medical expenses
- Pays on multiple diagnosis - **total benefit 2X selected initial occurrence** value
- **Recurrence Coverage** for invasive cancer, cancer in-situ, heart attack, stroke, and coronary artery bypass - pays up to 50% of initial occurrence value based on elapsed time - see brochure/schedule of benefits
- **Pays on 18 diagnosis** including ALS, MS, Alzheimer's, schizophrenia and bipolar disorder
- Children benefits pay out at 50% of the adult benefit (no benefit for severe burns)
- The benefit amount reduces by 50% starting at age 72
- There is a 30-day waiting period before a qualifying critical illness becomes eligible for benefit consideration – in most states pre-existing conditions are excluded

Critical Illness and % of Maximum Benefit	Adult	Child
Carcinoma-in-situ Life-Threatening Cancer		
• 31-90 days after effective date	10.0%	5.0%
• More than 90 days after effective date	20.0%	10.0%
Invasive Cancer		
• Diagnosis 31-90 days after effective date	20.0%	10.0%
• Diagnosis >90 days after effective date	100.0%	50.0%
Heart Attack	100.0%	50.0%
Kidney Failure	50.0%	25.0%
Stroke	100.0%	50.0%
Coma	100.0%	50.0%
Alzheimer disease	100.0%	50.0%
Coronary Artery Bypass Surgery	50.0%	25.0%
Loss of Sight	100.0%	50.0%
Loss of Speech	100.0%	50.0%
Loss of Hearing	100.0%	50.0%
Major Organ Transplant	100.0%	50.0%
Permanent Paralysis	100.0%	50.0%
Severe Burn - Specified Body Area		
• 40% or more of the body surface below neck or of face, neck or head	100.0%	N/A
• 20% or more of the body surface below neck or of face, neck or head	50.0%	N/A
Multiple Sclerosis	25.0%	12.5%
Amyotrophic Lateral Sclerosis (ALS)	25.0%	12.5%
Schizophrenia	25.0%	12.5%
Bipolar Disorder	25.0%	12.5%

Optional Sickness Indemnity Riders

✓ **Daily In-Hospital Indemnity Benefit Rider (Sickness)**

If a covered person, while insured, is confined in a hospital because of a sickness, the plan will pay the daily in-hospital indemnity benefit amount. Up to 6 days.

✓ **Physician's Office and Urgent Care Facility Visit Benefit Rider (Sickness)**

Pays a daily benefit amount selected at enrollment for the max number of 2 days per calendar year.

✓ **Emergency Room Benefit Rider (Sickness)**

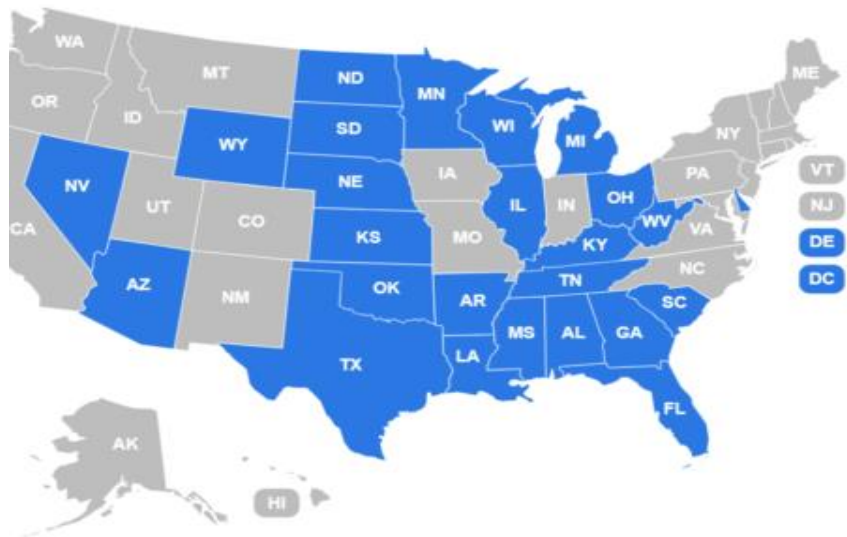
Pays a daily amount for each day a covered person visits an emergency room for treatment of a sickness for the maximum number of 2 days per covered person per calendar year.

✓ **Daily Surgical Indemnity Benefit Rider (Sickness)**

Pays a daily surgical benefit for any day a covered person undergoes a surgical procedure due to sickness for the maximum of 1 day per calendar year.

(Currently not available in KS, MI, MT, TN and TX)

Product Availability



sated at www.fia-shop.com

Flex Benefits Products are now available in the following states: AL, AR, AZ, DC, DE, FL, GA, IL, KS, KY, LA, MI, MN, MS, ND, NE, NV, OH, OK, SC, SD, TN, TX, WI, WV, WY (We update this page with new states as they are added)

**Our target is to be in approx.
45 states within the next year!**



Incentives

flex benefits

\$

**Destination
Trips!**

**Bonus
Incentives**

Platform Demonstration

Let's go for a test drive



Portal Demo

Thank you!