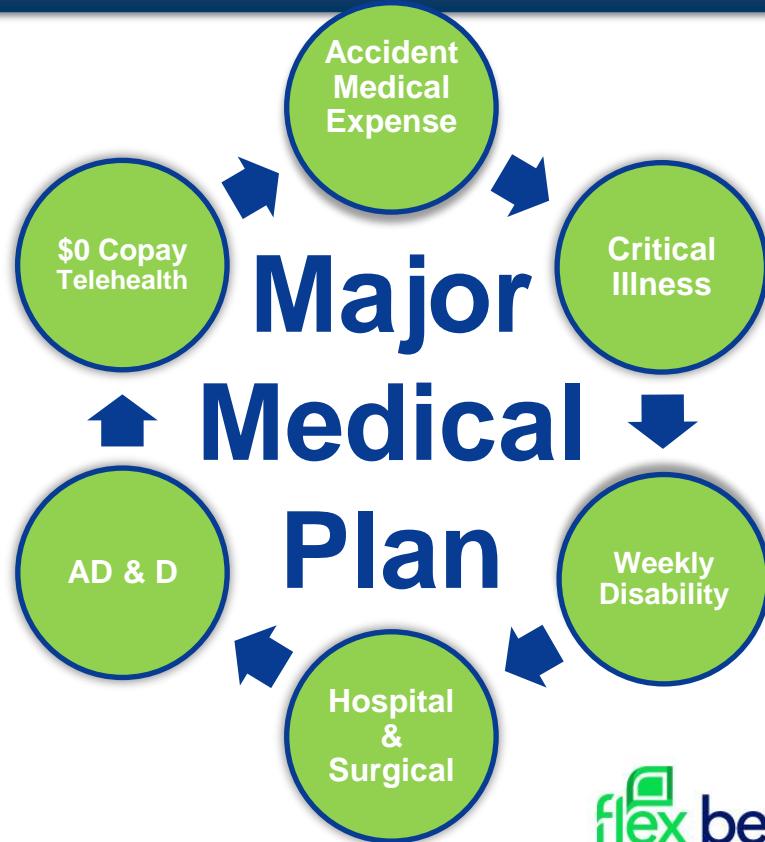
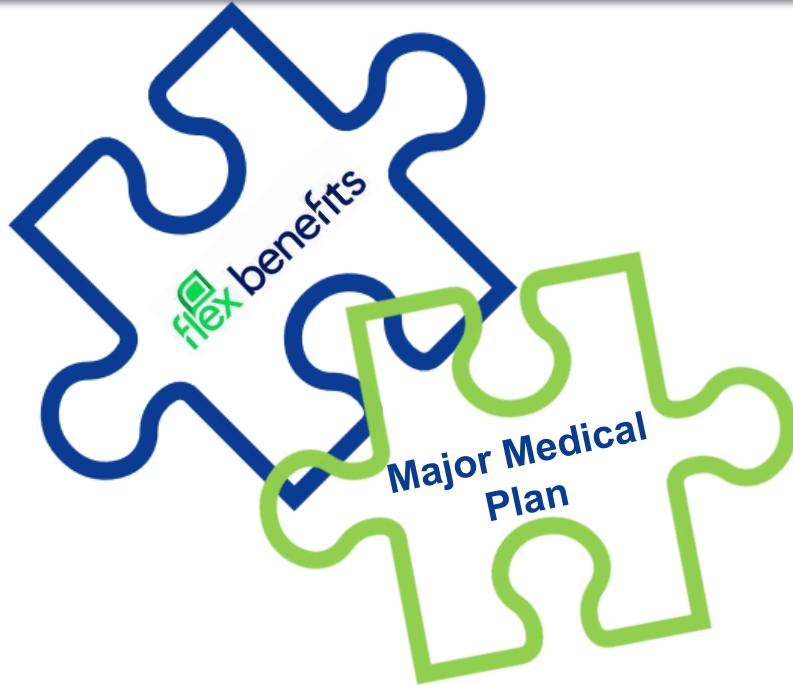


# Securing Your Clients Financial Exposure With First Dollar Benefits

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



# We Are First Dollar Benefits!



# How does FlexBenefits stand out from the crowd?

## Simplicity

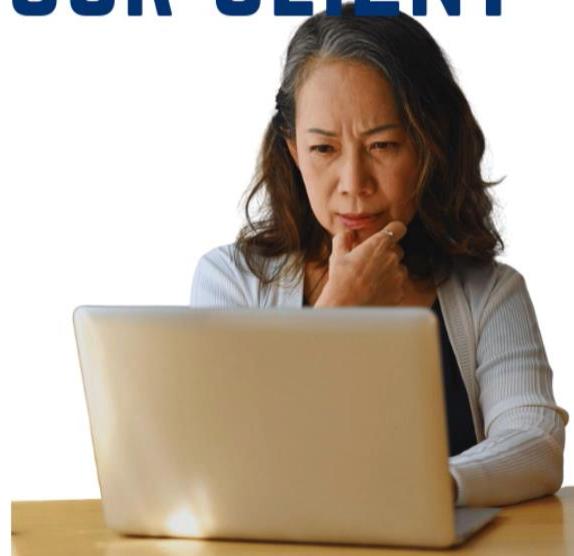
- ✓ A single product suite that you can leverage across individual, Medicare and Small Group markets
- ✓ **Guarantee issue**
- ✓ No underwriting questions
- ✓ No tobacco loads
- ✓ Multiple Signature Options for ease
- ✓ **Rates are based on issue age not attained age meaning no annual or age banded rate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

# HOW TO PERSONALIZE **SOLUTIONS FOR YOUR CLIENT**

## PACKAGE SELECTION



for contracted broker use only



# \$15,000 Benefit Scenario

(Additional Benefit Levels Available)



\$15,000  
Exposure



\$15,000  
+  
\$15,000  
Coverage



Smart Virtual Care!



## Step 3 • Review & Modify Benefits

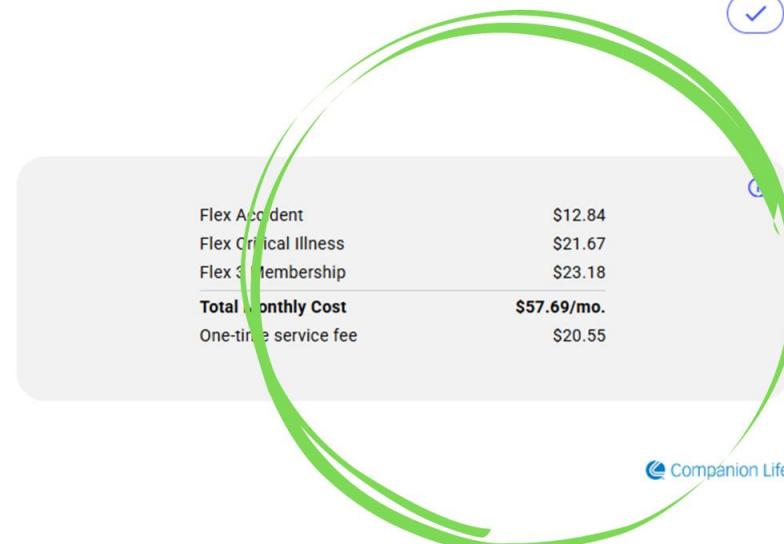
 Freestyle - Modified  
Total price **\$57.69**



### Freestyle - Modified

Build your own benefit package

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



### 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



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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. [More](#)  
Members can also schedule appointments with licensed and trained mental health

#### 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

### 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**

### virtual primary care

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

## mental health support + virtual veterinary



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

### \$0 co-pay

cold, flu, sinus infections

fever, cough, allergies, asthma

skin conditions, pink eye

UTI's, fatigue, migraines, and more!

### \$0 co-pay

screenings and labs

diabetes, high blood pressure

routine health maintenance

high cholesterol and more!

### \$0 co-pay

18% reduction of depression symptoms

28% reduction of anxiety symptoms

as simple as a text

anywhere, anytime

### \$0 co-pay

family counseling, PTSD, trauma

anger, feeling overwhelmed

depression anxiety

medication management

### \$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)

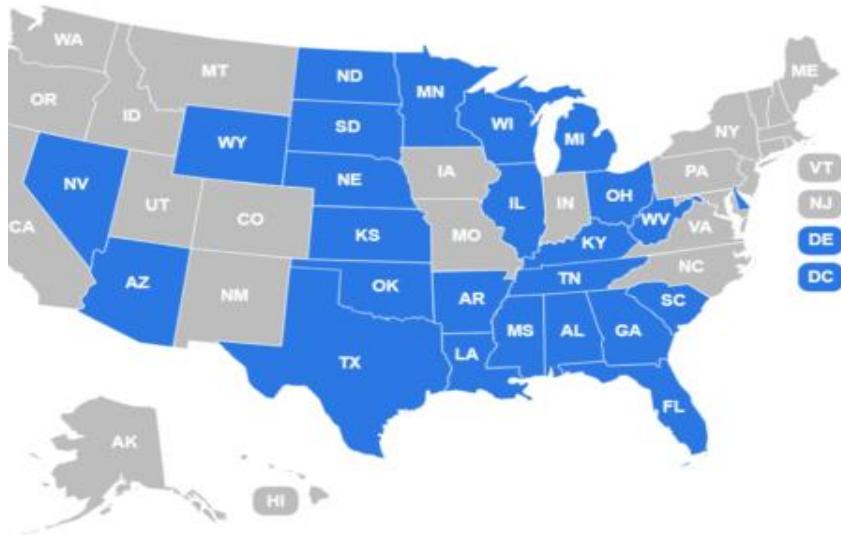
Pays a daily amount for each day a covered person visits an emergency room for treatment of a sickness for the maximum number of 2 days per covered person per calendar year.

## ✓ 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



Sold at [www.flab-shop.com](http://www.flab-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



# Platform Demonstration

Let's go for a test drive



Portal Demo



# Thank you!