



# *DEDUCTIBLE GAP INSURANCE*

***NEXT GENERATION GROUP BENEFITS***

## **DEDUCTIBLE GAP**

**Making Big Deductibles Small. Covering  
Accident Medical and Critical Illness Expenses  
With Optional 24 / 7 Unlimited Tele-Medicine,  
Saving Employees Thousands of Dollars.**

***Program offered through All Aboard Benefits***

**All Aboard Benefits**  
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# DEDUCTIBLE GAP INSURANCE

Over 80% of all hospital confinements are due to an accident or critical illness.

How will you protect your family against these unforeseen expenses?

Even with medical insurance...How will you afford the Deductible and Co-insurance expense? Can you afford \$2,500, \$5,000, \$6,350 or more?

A BANKRUPTCY FACTOID - BETWEEN 46.2% AND 54.5% OF ALL BANKRUPTCIES ARE CAUSED, IN PART, BY ILLNESS OR MEDICAL DEBTS.

"I can't afford my deductible! My Health Insurance Plan doesn't cover anything"

People are asking: "how can I better manage my deductible and co-insurance amounts for sudden unexpected medical costs?"

## Key Components +

- Accident Medical Insurance
- Critical Illness Insurance
- Accidental Death and Dismemberment Insurance

## With Optional Benefits +

- 24/7 Telemedicine with No Consultation fees
- Up to \$500,000 of Emergency Medical Evacuation/Repatriation when over 100 miles from home

## DEDUCTIBLE GAP Plan Highlights and Eligibility

- Stand-Alone program
- No excluded industries
- Guaranteed issue; no underwriting required to qualify for coverage
- Minimum of 2 employee participants, with a \$100 minimum monthly premium per employer
- Multiple plan designs allowed
- HSA compatible
- Section 125 Eligible



## + Accident Medical Expenses (AME)

### What is Accident Medical Expense Coverage?

Accident Medical Expense Coverage pays benefits for covered charges incurred by an insured person due to injury. Benefit payments up to the maximum benefit amount per injury are subject to definitions, limitations and exclusions of the certificate.

The **DEDUCTIBLE GAP** program is designed to provide accident benefits that supplement major medical insurance plans. Despite health care reform (the Affordable Care Act or "ACA"), health plans across the country may still expose you to financial risk as the result of an accident. The design of the **DEDUCTIBLE GAP** program is simple: help cover the cost-sharing limits (co-pays, deductibles and coinsurance) under the ACA for accident-related medical expenses after only a \$250 deductible. *Contact your agent regarding the details of your ACA Qualified Health Plan's deductibles, co-pays and coinsurance.*

## Example of Covered Accident Examples:

When a covered accident occurs, the last thing on your mind is the charges that accumulate such as:

<ul style="list-style-type: none"><li>• Emergency room</li><li>• Ambulance ride</li><li>• Surgery</li></ul>	<ul style="list-style-type: none"><li>• Anesthesia</li><li>• Stitches</li><li>• Cast</li></ul>	<ul style="list-style-type: none"><li>• Wheelchairs</li><li>• Crutches</li><li>• Urgent Care</li></ul>	<ul style="list-style-type: none"><li>• X-ray</li><li>• Imaging</li><li>• Spider Bites</li></ul>
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## The Cost of Healthcare due to an Accident— Can You Afford the Financial Exposure?

No one likes to think about the devastating effects an accident can have on the family budget or long-term savings. Most of us have not saved funds to cover the maximum out-of-pocket expenses of our major medical plans. What's worse, some of us don't have the financial wherewithal to simply write a check when the medical provider sends the first invoice for services rendered after an accident. Starting in 2015, your maximum cost-sharing limits (deductibles and coinsurance) for essential health benefits is \$6,450 for an individual and \$12,900 for a family. How can I cost effectively cover some of these unexpected expenses?

**With the *DEDUCTIBLE GAP* program, set your worries aside.** We help cover deductibles and coinsurance expenses after a covered accident. The *DEDUCTIBLE GAP* plan was specifically designed to help cover accident-related medical expenses after only a \$250 deductible! Take a look at how *DEDUCTIBLE GAP* works with the example below:

### ***Motor vehicle accident resulting in \$15,000 of Accident Medical Bills\****

Joe's surgeries and hospital stay (2 days) due to an accident totaled \$15,000. Joe has a major medical plan with a \$5,000 deductible and 80/20 co-insurance with a total out-of-pocket maximum of \$6,450 (on an ACA Qualified Health Plan beginning 2015).

#### **Joe's Cost-Sharing (Deductibles, Co-pays and Co-insurance)**

Despite the fact that Joe had major medical coverage, he was still responsible for \$6,450 as the result of the motor vehicle accident. (\$5,000 deductible plus remaining 20% co-insurance portions [\$1450] equaling his maximum annual out-of-pocket expense of \$6,450).

#### ***DEDUCTIBLE GAP* Reimbursement of Cost-Sharing Expenses**

Fortunately for Joe, he also enrolled in the *DEDUCTIBLE GAP* program that reimbursed him for his out-of-pocket expenses after his \$250 deductible.

Major medical out-of-pocket expenses	→	\$ 6,450
Minus the <i>DEDUCTIBLE GAP</i> Policy Deductible	→	\$ 250
<i>DEDUCTIBLE GAP</i> benefit	→	\$ 6,200

**Because Joe enrolled in the *DEDUCTIBLE GAP* program, he was only responsible for \$250 of accident medical bills.**

**\* This example assumes that the accident is a Covered Injury and no exclusions of limitations apply**

## **+ Accidental Death & Dismemberment (AD&D)**

Your plan provides an additional group accidental death and dismemberment insurance benefit that pays up to the principal sum of the plan chosen. Benefit pays per accident for each member of the family for loss within 365 days of an accident. If you sustain more than one loss as the result of one accident, only one benefit amount will be paid - the largest to which you are entitled, according to the schedule.

The Accidental Death and Dismemberment (AD&D) amounts provide for 100% of the stated amount for the employee. If Family coverage is elected, the AD&D amount provides for the greater of 50% of the stated amount or \$10,000 for your spouse and \$10,000 for your dependent child(ren).

## + Critical Illness Coverage

Upon the initial diagnosis of a covered critical illness, deductible bridge pays 100% of the selected principle sum. So when Brenda had bypass surgery, her CI Benefit paid \$5,000 cash on top of any other insurance she had. This helped her with additional expenses that were not covered by her medical plan, such as lost wages during surgery and recovery, deductibles/co-insurance amounts, and travel costs to/from treatment and rehab centers.

### Critical illness is defined as:

- Invasive cancer
- Heart attack (Myocardial infarction)
- Coronary artery bypass graft

- Coma
- Stroke
- Paralysis

- Kidney (renal) failure
- Major organ transplant

## + OPTIONAL BENEFITS

24/7 Tele-Medicine Benefit with NO Consultation Fees. So at 3 am, when you know you need a diagnosis to deal with an illness, a physician is available to prescribe you medicine.

Emergency Medical Evacuation / Repatriation benefit of up to \$500,000 when over 100 miles from home

This benefit is provided by the National Association of Consumers Direct  
**Only \$5.95 per month for the entire family**

**Simple online management and enrollment system. We take the headache out of group benefit administration for ANY of the benefit programs we manage.**

***Program Offered through All Aboard Benefits***

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