

DEDUCTIBLE GAP HIGHLIGHTS

Deductible Gap, a Next Generation Group Supplemental insurance plan, is designed to provide supplemental coverage for employees who are either covered under their employer's High Deductible major medical plan or as a Basic Protection insurance plan for uncovered employees.

Key Benefits	Optional Benefits	Deductible Gap Plan Highlights And Eligibility
<ul style="list-style-type: none"> ▪ Accident Medical Insurance with only a \$250 deductible ▪ Critical Illness Insurance (C.I.)* ▪ Accidental Death and Dismemberment Insurance* 	<ul style="list-style-type: none"> ▪ 24/7 Telemedicine with No Consultation fees ▪ Up to \$500,000 of Emergency Medical Evacuation/Repatriation benefits 	<ul style="list-style-type: none"> ▪ 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

* Critical Illness and AD&D benefits pay in addition to any other coverage an employee may have.

DEDUCTIBLE GAP COVERAGE OPTIONS and Monthly Premiums

Options	Accident Insurance Benefit	Critical Illness Benefit	Accidental Death & Dismemberment	Employee only	Employee and Spouse	Employee and Child(ren)	Employee and Family
<input type="checkbox"/> Option 1	\$2,500	none	\$10,000	\$7.38	\$14.76	\$23.88	\$31.14
<input type="checkbox"/> Option 2	\$6,350	none	\$20,000	\$12.20	\$24.08	\$39.24	\$50.61
<input type="checkbox"/> Option 3	\$2,500	\$5,000	\$10,000	\$13.38	\$26.77	\$37.40	\$43.16
<input type="checkbox"/> Option 4	\$5,000	\$5,000	\$25,000	\$16.80	\$33.20	\$48.02	\$56.20
<input type="checkbox"/> Option 5	\$6,350	\$5,000	\$25,000	\$18.36	\$36.33	\$53.11	\$62.86
<input type="checkbox"/> Option 6	\$6,350	\$10,000	\$50,000	\$25.15	\$49.52	\$68.39	\$76.05
<input type="checkbox"/> Option 7	\$6,350	\$15,000	\$100,000	\$32.73	\$63.89	\$85.44	\$90.42

Pricing above is subject to change based on substantial characteristic changes of the group.

** Maximum of 2 options per employer group (i.e. low / high plan). Please check desired options.

Higher limits are available on a case by case basis, but will require simplified underwriting.

Optional Benefits

24/7 Unlimited Tele-Medicine Benefit with NO Consultation Fees
Up to \$500,000 of Emergency Medical Evacuation and Repatriation Benefits

Only \$5.95 per month for the entire family

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

*States with an asterisk are not yet approved for Critical Illness, but are approved for AD&D and Accident Medical Expense.

Program Offered by All Aboard Benefits

(800) 462-2322 Ext. 1001 www.AllAboardBenefits.net