

MAKE INSURANCE GREAT AGAIN®

Affordacare Insurance is all about giving you the insurance you want, the way you want it. The freedom to choose any doctor and network you want. The flexibility to customize your plans with hundreds of companies. The convenience of a dedicated local agent. The peace of mind with locked in prices for life. The affordability you deserve. These are just some of the ways we make insurance great again.®



**AFFORDACARE**  
INSURANCE™

1(800) 291-5279

# Top 10 Ways We Are Making Insurance Great Again®



**WE ARE A NATIONALITY RECOGNIZED AGENCY BROKER WITH ONE MISSION – COMPREHENSIVE HEALTH INSURANCE WITH EXTRAORDINARY COVERAGE AT UNBEATABLE PRICES.**

We accomplish this in several innovative ways. First we ask basic health questions to underwrite upfront to reward people who are in good health the lowest rates possible.

Second, since we are a broker our loyalty is to you not the insurance companies. We are able to leverage our buying power to get you the best rates with the best companies to insure all plans are in your best interest, no exceptions.

Finally, we understand health insurance is confusing and frustrating. We make your one stop shop easy. We guarantee that you will never find better coverage or a lower rate anywhere else and if you do we will give you \$50!

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| <p><b>1. UNBEATABLE PRICES</b><br/>Up to 70% more affordable than your current major medical plan with the same or better deductible.</p> <p><b>2. PRICE MATCH PROMISE™</b><br/>If we can't beat your price and give you better coverage, we will give you \$50 cash!</p> <p><b>3. 3-YEAR PRICE LOCK GUARANTEE™</b><br/>No surprise price changes for our supplemental plans and medical plans.</p> <p><b>4. LOWEST DEDUCTIBLES EVER</b><br/>Starting at \$250 total out of pocket.</p> <p><b>5. UNLIMITED NATIONWIDE AETNA PPO NETWORK</b><br/>Access to doctors, clinics, and hospitals in all 50 states!</p> | <p><b>6. COMPREHENSIVE CATASTROPHIC COVERAGE</b><br/>Annual maximums up to \$5,000,000 per person and are within compliance of the Affordable Care Act (ACA).**</p> <p><b>7. UNLIMITED DOCTOR OFFICE AND URGENT CARE CO-PAYS</b><br/>Access to doctors when you need it most without needing to meet your deductible.</p> <p><b>8. GUARANTEED ISSUE PLANS AVAILABLE</b><br/>Available to all individuals, families, employees, independent contractors and companies.</p> <p><b>9. NO CONTRACTS, YEAR-ROUND ENROLLMENT</b></p> <p><b>10. 24/7 TELEMEDICINE ACCESS</b><br/>Unlimited and no cost access to doctor consultations from your phone, able to diagnose and prescribe medications without leaving your home!</p> |
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\*Price Match Promise™ must have no new health conditions or life events that may impact the issue of a new policy, and must still be the same age as original issue age of policy. Subsidized plans or those part of an employer, group or government plan such as Medicaid are not eligible.

\*\*Optional rider available.

# Monthly Premiums By Deductible

PREMIUMS BY DEDUCTIBLE AMOUNT PER PERSON					
AGE	ULTIMATE \$250 DEDUCTIBLE	DELUXE \$500 DEDUCTIBLE	CHOICE \$1,000 DEDUCTIBLE	ECONOMY \$2,500 DEDUCTIBLE	VALUE \$5,000 DEDUCTIBLE
CHILD 0-17	<b>\$425</b>	<b>\$330</b>	<b>\$255</b>	<b>\$205</b>	<b>\$170</b>
18-30	<b>\$505</b>	<b>\$390</b>	<b>\$300</b>	<b>\$240</b>	<b>\$195</b>
31-39	<b>\$585</b>	<b>\$455</b>	<b>\$345</b>	<b>\$280</b>	<b>\$225</b>
40-49*	<b>\$620</b>	<b>\$500</b>	<b>\$420</b>	<b>\$310</b>	<b>\$280</b>
50-59*	<b>\$690</b>	<b>\$595</b>	<b>\$500</b>	<b>\$470</b>	<b>\$435</b>
60-64*	<b>\$890</b>	<b>\$770</b>	<b>\$650</b>	<b>\$605</b>	<b>\$565</b>

### SUPER PREFERRED MEDICAL BENEFITS

- Up to \$5million in protection from new injuries and new illnesses, per member, per year
- 100/0 co insurance \$0 max out of pocket after deductible is met
- \$50 co pay for annual wellness exams
- \$60 co pay for urgent care and doctor visits
- Choose any doctor or provider of your choice
- Unlimited doctor office and urgent care visits in the nationwide Aetna PPO network
- Up to 30% discount when paid annually
- 5 simple eligibility questions
- Year round open enrollment, no exams or labwork
- No minimum participation requirements for groups.
- Guarantee issue plans available

These rates are for illustrative purposes only and may vary by state. Please see your agent for an exact quote. Annual Wellness Visits (\$50), Urgent Care and Doctor Visits (\$60) are subject co pays regardless if deductible has already been met. Plans are eligible to be upgraded to include minimum essential coverage that meets the Affordable Care Act (ACA) requirements for \$100 per month per person and can be added at anytime (with 30 days notice). Children CAN be added as a primary without a parent or guardian on the plan. Some select states only allow for terms of 3 to 6 months of coverage please consult your agent if you live in a state where this applies. Core product is based on short term medical chassis and will need to be re-applied and re-qualified for at the end of each term up to 3 years.

\*As quoted is \$250,000 max per year, 50/50 co ins, \$5,000 max OOP, 6 months paid upfront. Can be upgraded to 100/0 co insurance, \$0 OOP and \$5 million per year max and paid monthly. See your agent for details.




**BUT WAIT, THERE'S MORE!**

 PRICES  
 STARTING AT

<b>🔒 Dental, Vision &amp; Hearing</b> \$0 co pays, choose any dentist or eye doctor of your choice with no network restrictions. Pays 100% coverage for all exams. Immediate coverage for cleanings, x-rays, extractions, braces, implants, crowns, glasses, lenses, and frames with no waiting period available.	<b>\$25.00</b>
<b>🔒 Disability</b> Paycheck replacement up to \$26,000 per month for 2 years, on or off the job coverage with \$1 million medical expenses paid, and \$200,000 AD&D. Guarantee issue plans available.	<b>\$35.00</b>
<b>🔒 Catastrophic Cash Fund</b> Pays cash direct to you from \$5,000 to \$750,000. Can be used alone or as gap plan with existing coverage. Lump sum payout for cancer, heart, accidents, hospital, ICU, comas, surgeries and more. <i>Includes Return of Premium: 100% of all money paid in comes back to you at the age of 65, minus claims.</i>	<b>\$20.00</b>
<b>🔒 Gap Insurance</b> Also known as metal gaps plans. Pays first dollar for medical expenses up to the limit of selected limit from \$1,000-\$25,000.	<b>\$15.00</b>
<b>🔒 Legal &amp; Identity Theft Insurance</b> 24/7 access to a lawyer including unlimited consultations from your phone, free will preparation, legal contract review, included defense attorney for trial, IRS audit, divorce, adoption, moving violations, speeding tickets and much more. Immediate assistance in resolving all threats if your identification has been compromised.	<b>\$9.95</b>
<b>🔒 Telemedicine</b> 24/7 Access to a doctor, unlimited consultations from your phone, able to diagnose and prescribe medications without leaving your home.	<b>\$25.00</b>
<b>🔒 Pet Insurance</b> Deductible options as low as \$50. Coverage up to \$22,000 per year for vet bills for dogs, cats, birds, snakes and everything in between.	<b>\$22.00</b>
<b>🔒 Prescription Drug Plan</b> *Can be purchased as a standalone plan or with an existing plan No health questions, and comprehensive coverage, \$0 deductible to meet. Tier 1: (Generic) \$10 copay Tier 2: (Formulary Brands) \$35-50 copay	<b>\$50.00</b>
<b>🔒 1-Hour Retirement Consultation</b> A 1-on-1 meeting with a licensed strategist to help get you the tax-free retirement plan you deserve. <b>Free hour for new clients with qualified plans.</b>	<b>\$75.00</b>
<b>🔒 = Indicates a 5 year Price Lock Guarantee.</b>	