




Health Coverage Summary

Members of the American Independent Business Coalition have the option of applying for coverage under the following association group insurance plans issued to the association by Freedom Life Insurance Company of America, a USHEALTH Group® company.



PremierChoice

The PremierChoice Specified Disease/Sickness and Accident PPO Plans provide **first dollar payments for expenses incurred for covered healthcare services without a calendar year deductible having to be first satisfied.** These plans utilize the nationwide  Cigna PPO network and pay the expenses charged for covered services after the PPO discount, up-to each benefit maximum. Plus, you can buy more coverage if you need it, including PremierMed, the catastrophic safety net, without additional underwriting! Ask your Agent how!


For more detailed information - click below:

[Popular Plan Features](#)

[PremierChoice Brochure](#)



PremierChoice Health & Wellness

The PremierChoice Health & Wellness PPO Plans provide **first dollar fixed indemnity benefit payments for wellness and health screening services without having to satisfy a calendar year deductible.** These plans utilize the nationwide  Cigna PPO network.


For more detailed information - click below:

[Popular Plan Features](#)

[PremierChoice Health & Wellness Brochure](#)



PremierMed

The PremierMed Plan provides comprehensive outpatient and inpatient short term medical expense coverage and also utilizes the nationwide  Cigna PPO network. After a \$3,000 deductible is met, which is less than the typical deductible available on either an ACA bronze or silver plan in the federally facilitated marketplace, 100% of incurred expenses for covered sickness and bodily injury is paid.

But, why pay for comprehensive medical expense coverage until you need it?

With the PremierChoice Plans and the PremierChoice Rider providing each insured with the guaranteed right to Upgrade to the comprehensive medical coverage of PremierMed, you don't have to buy comprehensive coverage until you need it.

For more detailed information - click below:

[Popular Plan Features](#)

[PremierMed Brochure](#)

The above description is intended only as a general information and only provides a brief overview of some of the standard benefits of the product(s) shown above. Please click the links for more details on each plan including any limitations or exclusions.



MedGuard - Lump Sum Benefit Critical Illness Insurance

The MedGuard Plan provides lump sum benefit payments to the insured to help offset any out of pocket healthcare expenses or other household expenses if a covered critical health incident occurs in the future. Additionally, even if a covered critical health incident does not occur, 100% of the Plan's benefit amount is paid to the named beneficiary upon the insured's death. This unique and valuable MedGuard coverage is achieved by combining the Plan's 5-year renewable term life benefit payable to the named beneficiary with a stated percentage of the Plan's life benefit paid in lump sum to the insured for covered critical illnesses, injuries and surgeries. The life benefit is reduced by the amount of lump sum benefits paid.

For more detailed information - click below:

[Popular Plan Features](#)

[MedGuard Brochure](#)



AccidentProtector - Excess Bodily Injury Medical Expense Coverage

AccidentProtector is an excess medical expense coverage insurance plan, designed to help fill the gap of out-of-pocket expenses you may incur as a result of accidental bodily injury. The plan pays up to the selected excess medical expense amount after the applicable deductible is met.

For more detailed information - click below:

[Popular Plan Features](#)

[AccidentProtector Brochure](#)



Association Membership - Additional Health Protection and More

Members of the American Independent Business Coalition automatically receive many privileges, discounts and benefits, all at no additional cost, including some of the more popular ones listed below:

- Unlimited non-emergency telemedicine consultations through the **MDLIVE** physicians group, including prescriptions sent to the Member's pharmacy. Online dermatology and behavioral health consultations are also available to Members at reduced rates.
- Hospital Confinement Room & Board Daily Benefits underwritten by National Foundation Life Insurance Company, also a USHEALTH Group® company ("NFL").
- Accidental Bodily Injury Excess Medical Expense Benefits, also underwritten by NFL.
- Accidental Death & Dismemberment Benefits, also underwritten by NFL.

For more detailed information - click below:

[Popular Plan Features](#)

[Executive Diamond Brochure](#)

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