

Plan Enhancer

Offer your employees an affordable coverage option for the unpredictable moments in life.



Plan Enhancer can help fill gaps where primary health insurance leaves off. This affordable, high-value plan starts with Accident Medical Expense coverage and has optional Cancer & Heart/Stroke and Sickness Hospitalization riders available in some states.

YOU select the benefit level, riders, and contribution that you want to offer your employees.

Offer your employees Plan Enhancer with the optional riders with a single application!

- **Accident Medical Expense** — *Guaranteed Issue*
Coverage for accident-related health care costs and other expenses.
- **Cancer & Heart/Stroke**² — *Guaranteed Issue*
Rider for a first-ever covered cancer diagnosis and a covered heart attack¹ or stroke.
- **Sickness Hospitalization**² — *Requires health questions*
Rider for the first day of a hospital admission due to a covered sickness.

Why you should offer Plan Enhancer:

- Can help recruit and retain talent.
- You can add Plan Enhancer at no cost to you or choose a contribution rate.
- Pairs well with high-deductible health plans.

Contact me to add **Plan Enhancer** today!

Check out our Plan Enhancer brochure for more plan details!

THESE PLANS PROVIDE LIMITED BENEFITS. SUPPLEMENTAL COVERAGE PLANS PROVIDE LIMITED BENEFITS AND DO NOT SATISFY THE GOVERNMENT'S REQUIREMENTS FOR MINIMUM ESSENTIAL COVERAGE. THIS IS NOT A MEDICARE SUPPLEMENT INSURANCE PLAN AND DOES NOT PROVIDE COMPREHENSIVE HEALTH (MAJOR MEDICAL) INSURANCE OR SATISFY THE GOVERNMENT'S REQUIREMENTS FOR MINIMUM ESSENTIAL COVERAGE.

Availability of coverage varies by state.

1 Non-ST elevation myocardial infarctions (NSTEMI) are not covered. 2 Cancer & Heart/Stroke and Sickness Hospitalization riders cannot be purchased on their own.

Accident Medical Expense only (no riders) available in CA, CO, DC, GA, KS, MI, MO, TN, and VA | Cancer & Heart Stroke rider not available in IA | Sickness Hospitalization rider not available in ME, MT, and ND

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