

Contact Wise Benefits
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The American Worker provides a portfolio of limited medical plans.

- A new source of revenue
- Proven prospecting tool for new clients
- Available in most states
- Groups of any size
- Can be offered at no cost to the clients
 - Discounts for employer contribution
- Easy enrollment and administration
- High participation levels

Key Features:

- Guarantee issue
- First dollar coverage
- No pre-existing conditions
- No co-insurance or deductibles
- No medical networks
(Not required, but available)
- No coordination of benefits

Administrative Ease:

- Call center enrollment
- Automated payroll processing
- Custom benefit communications
- Enrollment communications
- Case maintenance
- Cobra administration

Benefits for the Employer:

- Great recruiting & retention tool
- Affordable for employees
- Provide FICA savings
- Reduce absenteeism
- Choose up to 3 plan designs
- Customized quotes
 - Optional benefits available

Sample Plan Designs			
	Plan I	Plan II	Plan III
Doctor Office Visits - Calendar Year Maximum	Pays \$50 per Visit, 6 Visits per Person	Pays \$70 per Visit, 6 Visits per Person	Pays \$100 per Visit, 6 Visits per Person
Preventive Care - Calendar Year Maximum	-	Pays \$100 per Visit, 1 Visit per Person	Pays \$300 per Visit, 1 Visit per Person
Accidental Injury Care - Calendar Year Maximum	\$500 per Occurrence, 1 Occurrence per Person	\$1,000 per Occurrence, 2 Occurrences per Person	\$1,000 per Occurrence, 3 Occurrences per Person
Diagnostic, X-Ray, & Lab - Calendar Year Maximum	Pays \$50 per Visit, 3 Visits per Person	Pays \$100 per Visit, 3 Visits per Person	Pays \$300 per Visit, 3 Visits per Person
Emergency Room Sickness - Calendar Year Maximum	-	Pays \$100 per Visit, 2 Visits per Person	Pays \$200 per Visit, 2 Visits per Person
Surgical	Pays up to \$500 per Surgery (According to a Schedule)	Pays up to \$1,000 per Surgery (According to a Schedule)	Pays up to \$2,000 per Surgery (According to a Schedule)
Anesthesia	Pays 20% of Surgical Benefit	Pays 20% of Surgical Benefit	Pays 20% of Surgical Benefit
Hospital - Lifetime Maximum	Pays \$100 per Day, 365 Days per Person	Pays \$300 per Day, 365 Days per Person	Pays \$1,000 per Day, 365 Days per Person
Life and AD&D - Employee	Pays \$10,000	Pays \$10,000	Pays \$10,000
- Spouse (Life Only)	Pays \$5,000	Pays \$5,000	Pays \$5,000
- Child (Life Only)	Pays \$2,000	Pays \$2,000	Pays \$2,000
AWP Best Rx	Select Generic Drugs - \$10, \$20 or \$50 tier for a typical 30-day supply Select Brand Name Drugs - \$10, \$20 or \$50 tier for a typical 30-day supply Non-Select Generic and Brand Name Drugs - Discounts averaging 19% off No maximum annual benefit, claim forms, or deductibles.		
NPPN Network	Members have access to a PPO Network, which provides discounts on Hospital and Physician services. Using the PPO Network may lower out-of-pocket expenses.		
Monthly Rates	No Employer Contribution Required		
Employee	\$64.11	\$95.68	\$163.90
Employee + Spouse	\$103.13	\$165.15	\$299.11
Employee + Chld(ren)	\$98.46	\$157.83	\$286.06
Family	\$138.86	\$229.80	\$426.26

IMPORTANT NOTICE

This is a Benefit Plan highlight sheet and is not intended to be a complete or legal description of the program of benefits. Complete information is available immediately upon request before you enroll through your employer and will also be provided to you in the certificate of insurance or member benefit booklets for the various programs in which you may voluntarily choose to participate. **This program is not intended to replace any comprehensive program of insurance.**