

Turn your bronze plan to GOLD!



by Adding Gap Benefits to Your Health Plan

Are you struggling with a high-deductible health plan?

With rising health care costs it can be hard to afford the health coverage you need, and to pay for it if you get hurt or sick. Supplemental Medical insurance can help fill the gaps in your health coverage, and limit your out-of-pocket expenses (including deductibles and additional expenses).

Coverage options include:

- **Accident Expense**
Coverage is available from \$1,000 - \$10,000.
- **Hospital Admission**
Coverage is available from \$500 - \$2,000.
- **Hospital Daily Room**
Coverage is available from \$200 - \$1,000.
- **Critical Illness**
Coverage is available from \$10,000 - \$50,000.
- **Heart Attack & Stroke**
Coverage is available from \$10,000 - \$50,000.
- **Cancer**
Coverage is available from \$10,000 - \$50,000.
- **Accidental Death & Dismemberment**
Coverage is available from \$10,000 - \$50,000.

Example:
35 Year Old
Male

Premium: \$24.05 / month
Coverage:

- \$10,000 Accident
- \$10,000 Critical Illness
- And more!



33% of large employers will offer only high-deductible plans in 2015¹



15.5 million Americans have high-deductible health plans²

2015 Out-of-Pocket Maximums³



\$6,600 Individual
\$13,200 Family

62% of all bankruptcies in 2007 had a medical cause⁴

¹Data from the New York Times article *High Health Plan Deductibles Weigh Down More Employees*.

²Data from the 2013 Census by America's Health Insurance Plans (AHIP).

³Data from Healthcare.gov.

⁴Data from the American Journal of Medicine.