CITADEL ONE HEALTH

BROKER GUIDE



MORE OPTIONS. MORE WAYS TO FIND THE RIGHT FIT.

A PORTFOLIO BUILT AROUND THE CLIENT

Every client's budget, medical needs, coverage goals and stage of life are different. Citadel gives brokers multiple starting points — so the solution can be matched to the client instead of forcing every client into the same structure

CITADEL LIMITED MED

Scheduled Limited Medical

CITADEL FLEXCHOICE

Fixed Indemnity with Flexible Annual Benefit Maximum

CITADEL STM

Temporary Medical Coverage

CITADEL ANCILLARY

Standalone Benefit Packages

Plus optional insurance add-ons and non-insurance services to build a more personalized solution.

THE INFRASTRUCTURE BEHIND CITADEL

20+ Years of experience, licensed TPA capabilities, technology and built-in support — from enrollment through ongoing member service.

CCG

Benefit Administration & Operations

UCA

The Association Behind the Plans

ASURECONNECT

Enrollment, Billing, Portals & Member Service

AGENT RESOURCE

START WITH THE CLIENT

WHAT DOES YOUR CLIENT NEED?

Use the client's situation to choose a starting point. Then confirm eligibility, state availability, exclusions, plan details and rates in the current product materials.

1

Predictable, scheduled benefits.

They want a straightforward limited medical option with defined benefits for eligible inpatient and outpatient services.

→ Start with **Citadel Limited Med**

2

More flexibility in how benefits are used.

They prefer flexible fixed indemnity benefits with an annual benefit maximum that can be applied across multiple eligible covered sickness- and accident-related services.

→ Start with **Citadel FlexChoice**

3

Temporary medical coverage.

They are between jobs, waiting for employer benefits, recently graduated, working seasonally or facing another temporary coverage need.

→ Start with **Citadel STM**

4

A standalone ancillary solution.

They do not need to begin with LM, Flex or STM. Build a package around hospital, critical illness, accident, life, dental, vision or service needs

→ Start with **Citadel Ancillary**

ONE PORTFOLIO. DIFFERENT NEEDS. A CLEARER PATH TO THE RIGHT SOLUTION.

CHOOSE THE STARTING POINT

FOUR WAYS TO BEGIN

Begin with the structure that addresses the client's primary need. Ancillary does not have to follow a medical selection — it can be the starting package.

CITADEL LIMITED MED

Scheduled Fixed Indemnity

Best for: Clients seeking a straightforward limited medical membership with defined benefits for eligible services.

How it works: Predetermined benefits for covered services such as physician visits, urgent care, hospital confinement, diagnostics and surgery.

Plans: Foundation | Guardian | Sovereign

Embedded/included: Group Fixed Indemnity Insurance, UCA membership, MultiPlan access, savings and support services

CITADEL FLEXCHOICE

Annual Benefit Maximum

Best for: Clients who value greater flexibility in how eligible fixed indemnity benefits can be used during the year.

How it works: $10,000, $25,000 or $50,000 annual benefit maximum across eligible covered sickness- and accident-related services.

Plans: Select | Preferred | Elite

Embedded/included: Group Fixed Indemnity Insurance (Sickness and Accident), UCA membership, MultiPlan access, savings and support services.

CITADEL STM

Short-Term Medical

Best for: Eligible clients between jobs, waiting for employer coverage, recently graduated, working seasonally or facing another temporary coverage need.

How it works: Short-term medical insurance with customizable deductibles, coinsurance, coverage maximums, and physician office visit copay options.

Embedded/included: Short Term Medical Insurance, GTL Accident and Accidental Death Insurance, First Health Network access, UCA membership, and medical and lifestyle savings programs.

Note: *GTL and UCA benefits apply to eligible STM + UCA Membership plans.*

CITADEL ANCILLARY

Standalone Benefit Packages

Best for: Clients who want to build around a specific risk or service without beginning with LM, FlexChoice or STM.

How it works: Start with MediAssist, Security, Protect, Guardian, Legacy, UCA Smiles, Tier Care, CareAssist or WellCare, then combine available options around the client's needs and budget.

Broker thought: "My client needs a targeted ancillary package."

BUILD THE PACKAGE AROUND THE CLIENT

Ancillary benefits can be part of an LM or FlexChoice package, added as optional plans where available, or used as the starting point for a standalone ancillary package. **Availability varies by state and plan.**

EMBEDDED / INCLUDED

Begin with LM, FlexChoice, or STM and review the insurance benefits, provider network access, and non-insurance savings and services included in the selected plan.

STANDALONE / OPTIONAL

Begin directly with an ancillary plan or add available ancillary benefits around an eligible core selection based on the client's priorities and budget.

STANDALONE / OPTIONAL INSURANCE PLANS

MediAssist	Hospital confinement benefits for a covered stay.	**Security**	Critical illness insurance with a lump-sum benefit for a covered diagnosis
Protect	Group accident medical expense and AD&D insurance benefits	**Guardian**	Term life insurance for added financial support for loved ones.
Legacy	Group accidental death insurance for a covered accidental loss of life.	**UCA Smiles**	Dental insurance with optional vision coverage and access to participating provider networks.

STANDALONE / OPTIONAL NON-INSURANCE PLANS

Tier Care — Dental, vision, prescription savings and telehealth services.

WellCare — Virtual medical care and therapy services.

CareAssist — Direct primary care services.

ONE-GLANCE BROKER CHEAT SHEET

CLIENT NEED	START HERE	THINK
Defined, scheduled limited medical benefits	Citadel One Health	Scheduled fixed indemnity
Flexibility across eligible covered services	Citadel FlexChoice	Annual benefit maximum
Temporary medical coverage	Citadel STM	Short-term transitional medical
A targeted package without LM, Flex or STM	Citadel Ancillary	Standalone ancillary starting point
Hospital-stay benefits	MediAssist	Hospital confinement
Critical illness / accident risk	Security / Protect	Critical illness / AME + AD&D
Life / accidental death risk	Guardian / Legacy	Term life / accidental death
Dental and vision insurance	UCA Smiles	Dental + vision
Access, savings or convenience	Citadel Ancillary	Tier Care, WellCare or CareAssist

BUILD THE PLAN AROUND THE PERSON. Confirm the client's goals, eligibility and state. Then use the current product brochure, rate information and enrollment materials to complete the recommendation

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