CITADEL ONE HEALTH

FlexChoice Series
AGENT COMPANION GUIDE

FLEXCHOICE AT A GLANCE

FlexChoice combines Sickness and Accident Group Fixed Indemnity Insurance underwritten by Everest Reinsurance Company with non-insurance savings and service programs available through membership in the Unified Caring Association (UCA).

The Everest coverage provides an annual benefit amount that can be used across eligible covered sickness- and accident-related services during the year.

	Select	Preferred	Elite
Annual Benefit Amount	**$10,000**	**$25,000**	**$50,000**
Hospital Admission Benefit	**$250** per day	**$500** per day	**$500** per day
Hospital Confinement Benefit	**$250** per day	**$500** per day	**$1,000** per day
ICU Confinement Benefit	**$250** per day	**$500** per day	**$1,000** per day
Mental/Nervous Facility Benefit	**$250** per day	**$500** per day	**$1,000** per day
Substance Abuse Facility Benefit	**$250** per day	**$500** per day	**$1,000** per day
Physician Office Visit Benefit	**$50** per day	**$75** per day	**$100** per day
Hospital Observation / Short Stay Benefit	**$250** per day	**$500** per day	**$750** per day
Inpatient Surgery Benefit	**$1,500** per day	**$3,000** per day	**$5,000** per day
Outpatient Surgery Benefit	**$750** per day	**$1,500** per day	**$3,000** per day
Emergency Room Benefit	**$250** per day	**$500** per day	**$750** per day

ALSO INCLUDED: Benefits for anesthesia, ambulance, diagnostic exams, X-rays and lab testing. See the Promo Guide/Certificate for applicable day limits and full benefit details.

EASY WAY TO EXPLAIN IT

Think of the Everest benefits as an annual benefit pool.

SELECT	PREFERRED	ELITE
$10,000	$25,000	$50,000

Eligible fixed indemnity benefits are paid according to the plan schedule and count toward the applicable annual benefit amount until it is reached. The annual amount resets each year the member remains covered.

PLAN OPTIONS & MONTHLY COST

Plan	Select	Preferred	Elite
Individual	$219	$295	$392
Individual + Spouse	$327	$454	$625
Individual + Child	$306	$423	$578
Family	$403	$566	$788

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What Agents Need to Know

MORE THAN THE INSURANCE BENEFITS

Every FlexChoice plan also includes access to medical and consumer savings and service programs, including:

- → **Medical provider network access**
- → **Dental, vision, hearing and prescription savings**
- → **Telehealth**
- → **Member bill negotiation**
- → **Wellness and consumer savings programs**
- → **LIVING 2.0**

The non-insurance benefits increase by plan level, with Select receiving LIVING 2.0 Tier 1, Preferred receiving Tier 2, and Elite receiving Tier 3. Higher tiers include the benefits of the tiers below them.

OPTIONAL ADD-ONS Additional-cost options are available for:

Security Series Critical Illness	**Guardian Series** Term Life	**Legacy Series** Group Accidental Death
Protect Series Group Accident Medical Expense/AD&D	**UCA Smiles Series** Dental & Vision	**WellCare Series** Virtual Care & Therapy

See the full Citadel One Health FlexChoice Series Promo Guide for add-on details, costs and availability.

QUICK FAQs

Who can enroll?
The primary member and spouse must be ages 18–64 at enrollment. Everest Fixed Indemnity coverage terminates at age 70.

Is this Major Medical insurance?
No. The insurance provides limited benefits intended to supplement comprehensive health coverage. It is not Major Medical, Minimum Essential Coverage under the ACA, or Workers' Compensation insurance.

Does the member have to use a network provider?
No. Members may see any doctor they choose. Using a participating network provider can help reduce the provider's charges through negotiated rates before applicable insurance benefits are applied.

Is there a waiting period?
No general waiting period applies to the FlexChoice Group Fixed Indemnity Insurance.

Is there a pre-existing condition limitation?
Yes. Benefits are not payable for a sickness caused by or resulting from a pre-existing condition when the sickness occurs during the first 12 months of coverage. A pre-existing condition is a disease or physical condition for which medical advice or treatment was recommended or received during the 6 months before the effective date.

Is pregnancy covered?
Normal pregnancy is not covered. Complications of Pregnancy are covered as any other sickness, subject to the terms of the insurance.

Is there a Free Look period?
Yes. Members who cancel within 30 days of their effective date may receive a refund of their first monthly plan cost if a claim has not been submitted. The one-time $49.95 Lifetime Association Fee is generally non-refundable, subject to state law.

AGENT TAKEAWAY

Three simple choices.

Higher plan = larger annual benefit amount + higher scheduled benefit amounts + expanded LIVING 2.0 resources.

SELECT	PREFERRED	ELITE
$10,000	$25,000	$50,000
$219 Member Only	$295 Member Only	$392 Member Only

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