CITADEL ONE HEALTH
PRODUCT OVERVIEW

SHORT TERM MEDICAL PLANS

Temporary medical insurance with customizable coverage options, provider network access, and optional UCA membership benefits.

Short Term Medical (STM)

PRIMARY CARRIER: Everest

ASSOCIATION: UCA (Eligible Membership Plans)

SHORT TERM MEDICAL BENEFITS
Short Term Medical Insurance underwritten by Everest Reinsurance Company. Customizable deductibles, coinsurance, coverage maximums, and physician office visit copay options.

ADDITIONAL INSURANCE BENEFITS (UCA MEMBERSHIP)
Group Accident Only Insurance and Accidental Death Insurance underwritten by Guarantee Trust Life Insurance Company (GTL).

NON-INSURANCE FEATURES
First Health Limited Benefit Plan Network, prescription savings, dental & vision savings, telehealth (DoctorNow), counseling, wellness programs, medical bill negotiation, lifestyle discounts, and additional UCA membership benefits.

PRE-EX: 60-month lookback / 12-month exclusion period.

AGE-IN: 18-64 to enroll.

AGE-OUT: Coverage duration varies by policy term and state.

GTL insurance benefits and UCA savings and service programs apply to eligible STM + UCA Membership plans only.

LIMITED MEDICAL PLANS

Supplemental medical benefit plans with savings, telehealth, and membership benefits.

Limited Medical

PRIMARY CARRIER: Everest

ASSOCIATION: UCA

LIMITED MEDICAL BENEFITS
Group Fixed Indemnity Insurance (Sickness & Accident) underwritten by Everest Reinsurance Company.

NON-INSURANCE FEATURES
MultiPlan provider network, prescription savings, dental & vision savings, telehealth (DoctorNow), wellness programs, chiropractic care, hearing care, medical bill negotiation, legal services, fitness savings, travel & retail discounts, and additional UCA membership benefits.

PRE-EX: 6-month pre-existing condition limitation period.

AGE-IN: 18-64 to enroll.

AGE-OUT: 70

FlexChoice Series

PRIMARY CARRIER: Everest

ASSOCIATION: UCA

LIMITED MEDICAL BENEFITS
Group Fixed Indemnity Insurance (Sickness & Accident) underwritten by Everest Reinsurance Company, featuring a flexible annual benefit maximum that can be applied across multiple eligible covered medical services.

NON-INSURANCE FEATURES
MultiPlan provider network, prescription savings, dental & vision savings, telehealth (DoctorNow), wellness programs, chiropractic, hearing care, bill negotiation, legal services, fitness discounts, travel & retail savings, and additional UCA membership benefits.

PRE-EX: 12-month pre-existing condition limitation period.

AGE-IN: 18-64 to enroll.

AGE-OUT: 70

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Product availability, benefits, and features may vary by state and carrier guidelines.

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INSURANCE ADD-ONS

Optional membership plans that provide additional insurance benefits and allow members to customize their care beyond their primary plan.

Security Series — Critical Illness Insurance

PRIMARY CARRIER: Everest **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** 70

UCA Smiles Series — Dental & Vision Insurance

PRIMARY CARRIER: Renaissance Dental **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Accident dental coverage, 24/7 dental support, and everyday savings through UCA membership.

AGE-IN: 18 to enroll. **AGE-OUT:** N/A

Guardian Series — Term Life Insurance

PRIMARY CARRIER: GTL **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** 70*

Protect Series — Group AME & ADD Insurance

PRIMARY CARRIER: GTL **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** N/A

Legacy Series — Group Accidental Death Insurance

PRIMARY CARRIER: GTL **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** N/A

MediAssist Series — Hospital Confinement

PRIMARY CARRIER: Everest **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** 70

NON-INSURANCE ADD-ONS

Optional membership plans that provide additional non-insurance benefits and allow members to customize their care beyond their primary plan.

Tier Care Plan — Dental, Vision, RX, & Telehealth

NON-INSURANCE **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** N/A

CareAssist Series — Direct Primary Care

NON-INSURANCE **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** N/A

WellCare Series — Virtual Medical Care & Therapy

NON-INSURANCE **ASSOCIATION:** UCA

ADDITIONAL ASSOCIATION BENEFITS: Medical savings and consumer benefits.

AGE-IN: 18-64 to enroll. **AGE-OUT:** N/A

*At age 70, coverage changes to Accidental Death (AD) with no age-out.