



## The difference between traditional health insurance and Reassurance Health Plans:

	Major Medical / Traditional Health Insurance	Reassurance Health Savings Plans
<b>Doctor's Office / Hospital</b>	<p>Customer shows the doctor/hospital evidence of their insurance and pays co-payment to the doctor/hospital.</p> <p>The insurance pays the doctor/hospital the remaining amount due. The doctor/hospital bills the customer for any remaining balance due after insurance payments.</p>	<p>Customer pays the doctor/hospital for the services rendered at the time of service or upon receiving a bill from the doctor/hospital.</p> <p>Customer can get point-of-service discount using discount benefits.</p> <p>If customer has Savings Plus plan, the customer submits a claim to the company for the scheduled indemnity insurance benefits payable under the plan.</p>
<b>Evidence of Insurance</b>	Present insurance card	<p>Member presents membership card at time of service, pays for service and gets instant discount when using discount benefits. Afterward, if customer has Savings Plus plan, member makes claim for reimbursement from scheduled indemnity insurance benefits.</p>
<b>Amount the Insurance Pays</b>	Typically, the insurance company will pay the doctor/hospital the remaining amount due after the customer's co-payment up to the maximum benefits available under the policy.	<p>With Savings Plus plans, the flat dollar amount indicated for each scheduled indemnity benefit is determined when you enroll in the plan. Claims are paid directly to the customer <u>regardless of the amount charged by the doctor/hospital, even if the doctor/hospital charges less than the benefit amount.</u></p>
<b>If the customer has other health insurance</b>	<p>Traditional insurance will deduct any amounts paid to the doctor or hospital by other Health insurance from the amount they pay.</p> <p>They will not deduct amounts paid to the customer by scheduled indemnity benefit plans from the amount they pay</p>	<p>The scheduled indemnity insurance benefits as part of the Savings Plus plan will pay the flat dollar amounts listed for each benefit regardless of any other health insurance payments made to the doctor/hospital or to the customer.</p> <p>Payments are paid directly to the customer.</p> <p>Even if the full doctor/hospital bill is paid by other insurance, the member can still receive benefits under this plan.</p>

		<p>Benefits are excluded for any injury or sickness covered under any state or federal Worker's Compensation, Employer's Liability law or similar law.</p> <p>Discount benefits can not be used in conjunction with insurance, but they can be used as alternative depending on discounts available.</p>
<p><b>Can the benefits paid be used for expenses other than those charged by the doctor/hospital?</b></p>	No	<p>Yes. The customer can use the scheduled indemnity benefit payments for whatever purpose they choose. They can simply deposit the money in their checking account and use it for any purpose they decide.</p>
<p><b>Can the discount benefits work together with the scheduled indemnity insurance benefits?</b></p>	No.	<p>Yes. Customer chooses a provider from the provider network, uses their membership card to get discounts on the service, and then submits the claim. Benefits will reimburse the customer regardless of the amount charged for the service.</p>