



## Program Features

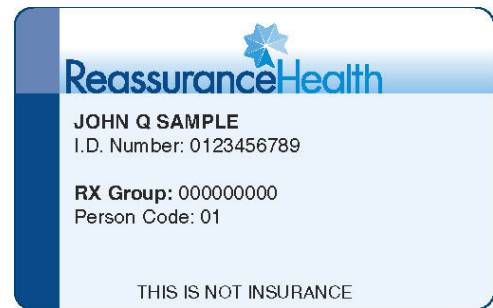
Membership center: [www.ReassuranceHealth.com](http://www.ReassuranceHealth.com)

Reassurance Health offers seven different health membership plans to meet the needs of individuals and families.

Members have a 30-day money back guarantee. If, after reviewing the membership materials, they want to cancel, they can do so within the first 30 days and get a full refund. Plus there are no contract terms and member can cancel at any time without penalty.

### Why should someone buy a Reassurance Health membership:

- Can't afford traditional health insurance
- Doesn't qualify for traditional health insurance
- Wants to supplement existing health insurance
- Wants help to cover short-term medical expenses



### Who can purchase a Reassurance Health membership?

Anyone 18 or older can purchase a Savings discount plan (Basic, Preferred or Premium)

Anyone 18-64 can purchase a Savings Plus plan (Basic Plus, Preferred Plus, Premium Plus or Ultimate). Due to Medicare regulations, persons older than 65 can not be covered under the scheduled indemnity benefits.

There is a 12-month waiting period for pre-existing conditions for the scheduled indemnity benefits in the Savings Plus plans.

A total of seven plans are offered. Three are health discount products that offer discounts on a variety of services - dental care, vision care, chiropractic care, hearing, prescriptions, etc. The remaining four Savings Plus programs combine the health discounts with a Prescription Savings Plan tiered program and ***scheduled indemnity insurance benefits***. ***Scheduled indemnity benefits*** pay a fixed reimbursement to the member after a specific health activity (such as a doctor visit, emergency room visit or a day in the hospital).

Reassurance Health.com	
Savings	Savings Plus
Basic Preferred Premium	Basic Plus Preferred Plus Premium Plus Ultimate

Reimbursements are not related to the actual expenses charged by a medical provider. Benefits are based on a schedule of benefits outlined within the member's policy. For example, under the Savings Plus Ultimate Plan, a member is covered for \$50 per doctor visit. If the member visits the doctor and is charged \$40, the reimbursement is still paid at \$50.

Benefits are paid directly to the customer and may be used for any purpose at the customer's discretion.

For people without insurance or who are underinsured, these plans (Savings or Savings Plus) give them access to discounts and make it more affordable to see a healthcare provider for conditions that would otherwise go untreated.

For those who are insured, these programs can offset the costs that are not covered by insurance or are paid out of pocket.

A Reassurance Health plan is never a replacement for traditional health insurance.

## ▶ **How the Programs Work**

### **Savings Plans**

Member receives health discount card with access to provider networks.

Member chooses provider within network and presents card to get point-of-sale discount for service.

Member pays discounted rate at time of service, getting savings on the spot. No other forms required.

### **Savings Plus Plans**

Member receives health discount card with access to provider networks.

Member chooses provider within network and presents card to get point-of-sale discount for service.

Member pays discounted rate at time of service, getting savings on the spot.

For services covered by the scheduled indemnity benefits, member submits receipt for discounted services with claim form.

Member reimbursed amount designated by plan.

Even if plan members go to their doctors and health insurance pays for 100 percent of the services, they can be reimbursed by the Savings Plus plans.

## ▶ **Potential Savings with Reassurance Health Plans**

Depending on the plan, Reassurance Health programs can provide:

An average of 30% on prescription drugs

Between 5% and 40% on doctor visits

Between 5% and 40% on hospital or emergency room visits/care

Between 10% and 50% on dental care  
 Between 20 and 60% on glasses and contact lenses  
 Plus discounts on chiropractic care, podiatry, alternative medicine, and other services

Member savings example - Premium Plus Plan

<b>New patient office visit</b>	
Nat'l Average Price	\$92.58
Member out-of-pocket payment at point of service using Reassurance Health plan	\$64.80
Reimbursement from scheduled indemnity benefit	(\$50.00)
<b>Out of pocket costs</b>	<b>\$14.84</b>
<b>Member's overall savings</b>	<b>84%</b>