

## FREQUENTLY ASKED QUESTIONS

**Q How do I save money with Augeo Benefits?**

A Our benefit counselors will work to try to find policies and plan options that may be less expensive than your current premiums. In some cases we can find ways to save you money by packaging multiple products together.

**Q How do I know if I can use my preferred doctor or pediatrician with this program?**

A Depending on the product, our counselors have the ability to do a "physician look up" to see which doctors are in which networks. Some insurance plans offered by Augeo Benefits allow you to go to any doctor through an "open access plan".

**Q What carriers are available through Augeo Benefits?**

A Augeo Benefits only offers "A(-) rated" carriers by A.M. Best. Although carriers may vary from state to state, Benefit Protect offers insurance products from the following carriers: Assurant, Aetna, Humana, United Healthcare, and many more!

**Q Do I qualify with a pre-existing condition?**

A Some plans are available regardless of pre-existing conditions.

**Q Do I have to qualify medically?**

A Only for major medical. All other benefits are guaranteed to issue, even limited medical health insurance plans.

**Q Can I get coverage for my whole family?**

A Yes.

**Q Is there a waiting or qualifying period?**

A No.

**Q Can I get life insurance, vision or dental?**

A Yes.

**Q How can Augeo Benefits help me if I live in New York, New Jersey, Washington, Massachusetts, Hawaii, Maine, Vermont or Rhode Island?**

A Although these states require individuals to apply directly with mandated carriers for major medical coverage, Augeo Benefits can still offer other valuable products including guaranteed to issue limited medical insurance, life insurance, dental/vision insurance, accident/short term disability insurance and medical/Rx discount coverage.



## BENEFITS ENROLLMENT GUIDE

- Major Medical
- Limited Medical
- Critical Illness
- Accident Insurance
- Term Life Insurance
- Dental



Call 888-414-0197 today for details or a quote



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# NOW IS THE TIME TO ENROLL FOR HEALTH INSURANCE



has selected **Augeo Benefits** to provide health insurance resources to our part-time and non-benefit eligible employees.

## 1 888-414-0197

### YOU CAN EXPECT:

- One-On-One consultation with a licensed benefit counselor
- Ability to keep your current doctor
- Easy paperless application process to save you time and headaches
- Ability to choose coverage's to meet your needs and budget

## MAJOR MEDICAL

Variety of plans gives you the best options to fit your budget

- Affordable plans are available with high deductibles (up to \$10,000)
- Comprehensive coverage plans that cover your specific needs

### Sample Major Medical Health Insurance Rates:

	Plan A	Plan B	Plan C
Annual Deductible:	\$2,500	\$1,000	\$500
Monthly Premiums			
25 Year Old Male:	\$54.87	\$76.82	\$104.83
25 Year Old Female:	\$59.84	\$85.27	\$119.18
30 Year Old Male:	\$55.29	\$78.43	\$107.15
30 Year Old Female:	\$64.39	\$94.53	\$130.42
35 Year Old Male:	\$62.73	\$88.09	\$114.91
35 Year Old Female:	\$80.52	\$111.02	\$147.87
Lifetime Maximum:	\$6,000,000	\$6,000,000	\$6,000,000



- Plans vary by state and all options may not be available in all states.
- Major medical plans require individual underwriting prior to issuance of the policy.

## LIMITED MEDICAL

OUR MOST POPULAR OPTION - Affordable Rates to Fit Your Budget

- Covers the first \$50 spent at a doctor's office for up to 5 visits
- Includes Wellness Benefits
- Includes limited hospital, surgical, intensive care and nursing coverage
- Includes Prescription Drug Coverage
- Available to spouse and children
- Plans cover a portion of out patient X-Ray and Lab

\* Includes both insurance & non-insurance products  
\* Insurance products underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, a member company of the American International Group, Inc. (AIG).

## CRITICAL ILLNESS

Protect Yourself and Your Family From Unpredicted Illnesses

- Covered diagnosis include cancer, heart attack, stroke or paralysis
- Benefit payed as soon as your are diagnosed – use the money however you want
- Don't let the illness suffocate you financially – Critical Illness benefits will help pay those costs
- Benefits help pay up to \$100,000 of costs usually not covered by medical insurance or long-term disability coverage
- Benefits available include \$10,000, \$20,000, \$30,000, \$50,000 and \$100,000
- Ask about our "Return on Premium" option
- No medical exam necessary
- We help to maintain your standard of living while you focus on getting better!

### Sample Critical Illness Rates:

Attained Age:	Male, Non Smoker	Male, Smoker	Female, Non Smoker	Female, Smoker
18-34:	\$18.83	\$26.88	\$18.92	\$21.54
35-39:	\$32.83	\$48.75	\$31.38	\$39.83
40-44:	\$44.62	\$81.92	\$43.04	\$59.54
45-49:	\$68.00	\$131.08	\$66.21	\$108.66



## TERM LIFE INSURANCE

They count on you, so you count on us

- Solid protection, plain and simple
- Low on hassles, big on benefits
- 4 benefit levels to fit your insurance needs and budget (\$100,000, \$75,000, \$50,000 or \$25,000)
- No medical exam, no blood tests, just a few quick health questions to determine your eligibility
- Applying is fast and easy – you can complete the application in minutes

\$25,000		\$50,000		\$75,000		\$100,000	
Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium	Age	Monthly Premium
18-29	\$7.95	18-29	\$15.90	18-29	\$23.85	18-29	\$31.80
30-39	\$9.95	30-39	\$19.90	30-39	\$29.85	30-39	\$39.80
40-49	\$14.95	40-49	\$29.90	40-49	\$44.85	40-49	\$59.80
50-59	\$29.95	50-59	\$59.90	50-59	\$89.85	50-59	\$119.80

### LOW on hassle...

- Just a few health questions
- 2 fast ways to apply
- Convenient payment options

### BIG on benefits...

- 4 levels of protection
- 10-year term life insurance
- Affordable rates

### DENTAL/VISION

Options under \$25 per month

- No Co-pays
- No waiting periods
- 100% preventative coverage option
- Some plans cover braces
- Freedom to use the dentist of your choice

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