

## Sample Quote Break Down

Name: Jane Doe

DOB: May 25, 1998

Zip Code: 32404

Smoking History: Non-smoker

Coverage Start Date: April 2, 2020

**Note: The dollar amounts given on this sheet are examples. To get a real quote, please submit your data through our [Get A Quote](#) page.**

**Deductible:** \$2500 or \$5000

**Co-insurance:** 70/30% or 80/20%

**Policy Max/calendar year:** 1 million or 2 million

**Catastrophic (Main):** Used for any unforeseen incident. Catastrophic health insurance plans have higher deductibles (starting at \$5,000); which means you will be paying completely out-of-pocket until you have met the deductible. Plans with higher deductibles often have lower premiums, for some individuals the lower monthly cost may be worth it.

**Family Plan:** Two or more people on the same plan.

## Supplemental Coverage

**(Additional components to bundle a comprehensive plan for most health concerns.)**

**Main catastrophic plan including supplements bundled together will give a client total coverage.**

**Gap Plan:** A bridge plan for the client to pay bills (personal or medical) during a recovery. It will be a lump sum amount (check). This gap plan will lessen the blow of having to pay a large deductible amount once admitted for a sickness or accident in the hospital.

Starts at: \$61.12

**TeleMedicine:** Virtual Doc visits that will cover most medical needs , skin rash, pink eye, diabetes, respiratory condition.

Starts at: \$19.99

**Dental Coverage:** Cleanings, fillings, dentures (Preventative, Basic, Major) coverage

Starts at: \$26.79

**Hospital Insurance:** Hospital Indemnity insurance, also called Hospitalization insurance or Hospital insurance is a plan that pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons or for other medical services, depending on the policy.

Starts at: \$44.23

**Vision Insurance:** Commonly used to describe health and wellness plans designed to reduce your costs for routine preventive eye care (eye exams) and prescription eyewear (eyeglasses and contact lenses).

Starts at: \$7.73

**Additional Accident Insurance:** Supplemental to the primary health plan that helps you pay for out-of-pocket medical and non-medical costs from an accident or injury. Accident insurance provides lump-sum cash benefits that will pay directly to you, and not the doctors and hospitals, on an indemnity basis.

Starts at: \$34.95

**Critical Illness (CI):** provides additional **coverage** for medical emergencies like heart attack, stroke, or cancer. Because these emergencies or **illnesses** often incur greater than average medical costs, these policies pay out cash to help **cover** those overruns where traditional health **insurance** may fall short [starting at \\$45.95](#)

**Life insurance:** (if requested) Male 35 yrs, 20 yrs term policy, \$1,000,000 [starting at \\$30.38](#)

## Acceptance Procedure

Once you answer the pre-qualification questions, a quote will be generated and delivered to your email in-box for review.

If you agree or have additional questions before moving forward with the policy, your personal advisor will contact you by phone and screen share appointment.

Once terms have been agreed after your interview, the policy will be submitted for final approval. You will have the following payment options available for first payment: Debit Card, Credit Card, or Bank draft

A final hard copy of your finalized policy from the carrier will be mail delivered to your home address.