

MightyWELL Health

Personalized Health Care

Preferred Plan



MightyWELL.us

Your Health Your Doctor Your Choice Your Money

Plan Principals

- **Affordable** - Benefit Options & Underwriting result in Big Savings versus ACA plans

Obamacare Premium - 2021 Average

Individual \$ 7,560

Family \$21,300

MightyWELL Premium - 50 yr old non-smoker

Individual \$ 3,660

Family \$ 9,600

- **Individually Owned** - Insured Controls the Policy. Coverage follows the Individual when job changes occur - NO COBRA
- **Transparent Reference Based Benefits*** - Our method of cost containment to assure clients pay clear value based prices for healthcare and medical procedures
- **Provider Choice** - Insured Chooses which Healthcare Provider is Best, Open Network

Preferred Plan Features

- Outpatient Benefits Deductible - \$0
- Inpatient Benefits Deductible - \$3,000
- Annual Benefits up to \$800K per Insured
- Lifetime Policy Benefits \$5 Million
- Stable Rates - 3% Increase for Last 6 Years
- Guaranteed Renewal to Age 65
- Nationwide Coverage - Portable to 50 States
- Individuals and Groups Plans Offered



* **Reference Based Pricing** - Shows clients clear medical procedure pricing. Prices are based on analysis and objective value for medical services. Medical bills are then settled on these agreed upon values. MightyWELL primarily uses **Medicare (CPT code)**, to determine values.



You Choose Healthcare Based on Quality and Price

Benefit Highlights

1

Doctor Visit & Pharmacy Benefit

- Benefit Pays \$120 for 18 doctor visits per Insured per year, includes 6 chiropractor visits
- Benefit Pays \$150 for 2 Specialists visits per year
- Benefit Pays Generic \$20 & Brand Name \$40 per prescription

2

Wellness Preventative Care Benefit

- Benefits start 60 days after Policy effective date
- Benefit Pays \$250 for a Mammogram & \$500 for a Colonoscopy per year
- Benefit Pays Additional \$250 for other Preventative Services per year

3

Accident & Emergency Benefit

- Benefit for Minor Accidents Pays up to \$4K of expenses 45 days from accident
- Benefit for Major Accident Pays up to policy annual limit \$500K (hospital, surgeries, etc.)
- Benefit Pays Ambulance air or ground up to \$11K of Actual Expenses

4

Surgery and Outpatient Benefit

- Benefit Pays Facility if under General Anesthesia \$3,500 or if Local \$1,500
- Benefit Pays Surgeons & Anesthesiologist based on Reference Based Pricing*
- Benefits for Laboratory \$80, X-ray or Diagnostic \$160, MRI or CAT Scan \$500

Hospital Inpatient Benefit

5

- Benefit Pays Hospital Room per day up to \$4,500 for injury and \$3,000 for sickness
- Benefit Pays Hospital ICU Room per day up to \$5,000 for injury and \$4,500 for sickness
- Benefit Pays Skilled Nursing Facility per day up to \$1,500
- Optional Benefit for Maternity pays up to \$12,000 additional premium required

6

Catastrophic Diagnosis Benefit

- Benefit Pays Immediate lump sum up to \$40K per Adult and \$10K per child
- Benefit Pays up to an Additional \$250K for treatment per year -
- Expanded Coverage for Internal Cancer, Heart Attack, Stroke, Organ Transplant, Renal Failure

