

Supplemental Health Insurance Benefit Highlights



Prepared especially for the employees of: **Twiggs County Public Schools**

What is Ansel?	Ansel is supplemental health insurance that pays a lump sum if you are diagnosed with any of 13,000+ covered conditions. Ansel pays cash benefits to help with health care expenses not covered by your major medical insurance or anything else you need on your road to recovery. This is an overview of the insurance offered by Ansel. A Certificate of Insurance will be available after you enroll to explain your coverage in detail.		
When is coverage effective?	The initial effective date of this coverage is July 1, 2022, subject to any eligibility waiting period established by your employer.		
Who is eligible?	You are eligible for coverage if you are an active full-time employee who works at least 20 hours per week on a regularly scheduled basis. Your spouse and dependent child(ren) are also eligible for coverage. Dependent child(ren) must be under age 26. Children over 26 are eligible for coverage as long as they are incapable of self-sustaining employment due to a physical or mental disability and are chiefly dependent on you for support and maintenance.		
How does Ansel work?	Injuries and illnesses come in different shapes and sizes. Some conditions are less serious than others, while some are dangerous or life-threatening. That's why Ansel was designed as a single plan with three benefit categories that cover a broad spectrum. Covered conditions fall into one of these categories. Each one has a set payout and all three categories are included in your plan.		
	MODERATE Condition Benefit	SEVERE Condition Benefit	CATASTROPHIC Condition Benefit
	Injuries or illnesses that likely require a short visit to the ER or urgent care. Examples: simple fractures, lacerations, dehydration, and kidney stones	Serious conditions that require more intensive medical treatment and attention. Examples: compound fractures, appendicitis, pulmonary embolism, and torn ACL	Life-threatening conditions that require immediate medical intervention. Examples: malignant lung cancer, heart attack, stroke, and major organ failure
What are my coverage options?	You may choose one of the pre-configured packages listed below. If you or an insured dependent is diagnosed with a covered condition, the payout will equal the amount you elected for the benefit category in which the covered condition falls. For example, if you select the Enhanced Plan, any covered condition in the Severe Benefit category will pay a \$1,000 benefit.		
BENEFIT CATEGORIES	VALUE PLAN	ENHANCED PLAN	PREMIER PLAN
Moderate Conditions	\$200	\$300	\$500
Severe Conditions	\$500	\$1,000	\$1,500
Catastrophic Conditions	\$1,000	\$2,000	\$3,000
Am I guaranteed coverage?	This insurance is offered without having to provide information about your health. This is called guaranteed issue. In addition, all dependent coverage, if elected, is guaranteed. If you do not enroll during your open enrollment period, you may enroll later but your coverage will be subject to a 60-day benefit waiting period. No benefits are payable during the benefit waiting period.		
I already have insurance. Why do I need this too?	Costs associated with unexpected health issues can pile up even with health insurance. Once treatment for an injury or illness begins, health insurance cost-sharing (such as deductibles, copays, and/or coinsurance) may quickly lead to high out-of-pocket costs. Ansel is designed to help cover these costs or any other expenses during your recovery. There are no restrictions on how you use your Ansel benefits.		
Can I still enroll in Ansel if I'm not covered by my company's plan?	Yes! Ansel coverage is available for you and your eligible dependents even if you haven't enrolled in your employer's primary health insurance plan. Note: Ansel is not a substitute for health insurance.		

How many times will the policy pay?	<p>Ansel will pay a benefit if you or your insured dependent(s) is diagnosed with a covered condition. You may receive a benefit more than once as noted below, subject to a defined separation period.</p> <p>MODERATE CONDITION BENEFIT: A Moderate Condition Benefit is only payable once per insured person in a 14-day period. If the same insured person is diagnosed with another Moderate Condition within a 14-day period, it isn't covered. There is no limit to the number of times an insured person may receive a Moderate Condition Benefit.</p> <p>SEVERE CONDITION BENEFIT: A Severe Condition Benefit is only payable once per insured person in a 30-day period. If the same insured person is diagnosed with another Severe Condition within a 30-day period, it isn't covered. There is no limit to the number of times an insured person may receive a Severe Condition Benefit.</p> <p>CATASTROPHIC CONDITION BENEFIT: A Catastrophic Condition Benefit is only payable once per insured person in a 90-day period. If the same insured person is diagnosed with another Catastrophic Condition within a 90-day period, it isn't covered. An insured person may only receive this benefit up to 3 times for the same or related condition during the insured person's lifetime.</p>
Will my coverage ever be reduced?	The benefit amounts in each benefit category will be reduced by 50% once you attain age 70. Additionally, the age reduction for dependents occurs when they hit 70 regardless of the employee's age.
Can I keep this insurance if I leave my employer?	Yes, you can take this coverage with you. If you leave your employer, you may continue coverage for you and your dependent(s).
How much does Ansel cost?	Your monthly premium costs are illustrated below.

Value Plan				Enhanced Plan				Premier Plan			
Moderate: \$200 Severe: \$500 Catastrophic: \$1,000				Moderate: \$300 Severe: \$1,000 Catastrophic: \$2,000				Moderate: \$500 Severe: \$1,500 Catastrophic: \$3,000			
	18-49	50-59	60+		18-49	50-59	60+		18-49	50-59	60+
EE ONLY	\$15.07	\$33.94	\$51.01	EE ONLY	\$27.64	\$63.55	\$96.12	EE ONLY	\$42.71	\$97.49	\$147.13
EE + SP	\$30.14	\$67.88	\$102.03	EE + SP	\$55.28	\$127.09	\$192.23	EE + SP	\$85.42	\$194.97	\$294.26
EE + CH	\$27.12	\$61.09	\$91.82	EE + CH	\$49.75	\$114.38	\$173.01	EE + CH	\$76.88	\$175.47	\$264.83
EE + FAMILY	\$45.21	\$101.82	\$153.04	EE + FAMILY	\$82.92	\$190.64	\$288.35	EE + FAMILY	\$128.13	\$292.46	\$441.39

Exclusions:

Benefits will not be payable for an injury or sickness that is contributed to, caused by, or resulting from the following:

- commission of or attempt to commit a felony, or voluntary participation in a riot or insurrection;
- incarceration or imprisonment following conviction for a crime;
- seeking non-emergency treatment during travel or activity outside the United States, Mexico, or Canada;
- active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 180 days of any state, country or international organization
- involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer;
- a chronic condition, except as specifically provided by a rider;
- a mental illness, except as specifically provided by a rider;
- a maternity condition;
- a condition considered "not covered" as listed in the conditions list provided with your certificate of insurance.

Important Notice:

THIS IS A LIMITED BENEFIT POLICY. This coverage is a supplement to health insurance. It is not a substitute for essential health benefits coverage as defined in federal law.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only. It is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply. The coverage will continue as long as the group policy remains in force, the premiums are paid, the employee's coverage remains in force, and as long as the employee and any covered dependents remain eligible. Ansel is underwritten by Fidelity Security Life Insurance Company ® Kansas City, MO 64111 on Policy No. LB-100, Form No. M-6020, LB-101, M-6021, and LB-102, M-6022.