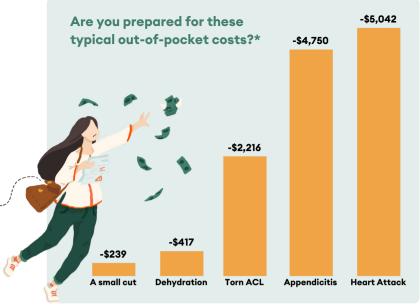
# Don't let a health issue strain your finances.

Most people have out-of-pocket medical costs if they get sick or injured—which means a health issue could quickly run up unexpected bills.

Ansel works on top of other health insurance and pays cash benefits you can use towards medical bills or anything else you need.

For employees of—





'Source: 2020 Kaiser Family Foundation Health Benefits Survey and Healthcare Bluebook. The out-of-pocket costs are estimates only and are calculated at 30% of the total average medical cost, assuming that average health insurance plan covers approximately 70% of the expense. Your health insurance coverage may be more or less.

### Ansel supplemental health insurance pays cash benefits if you're diagnosed with any of 13,000 covered conditions.

#### How it works—

File a claim if you're diagnosed with a covered condition. If approved, you'll get a benefit payout within 72 hours. Use the funds for anything you need. Choose your benefit amounts when you enroll.

### **What's Covered**

- 6,000 Moderate conditions like pneumonia, dehydration, concussions, and simple fractures.
- 5,600 Severe conditions like appendicitis, torn ACL, gallstones, and acute respiratory failure.
- 1,500 Catastrophic conditions like heart attack, stroke, cancer, multiple sclerosis, and sepsis.

### **Choose your Ansel Select plan**

Value			
	Benefit amounts		
Moderate	\$200		
Severe	\$500		
Catastrophic	\$1,000		

Enhanced			
	Benefit amounts		
Moderate	\$300		
Severe	\$1,000		
Catastrophic	\$2,000		

Premier			
Moderate	Benefit amounts \$500		
Severe	\$1,500		
Catastrophic	\$3,000		

### Other important plan details about how Ansel works

### All Ansel plans include—

- Easy claims submission via our mobile app or online member portal
- Fast payouts within hours of approval by Venmo, Paypal, or direct to your bank
- Member support—talk to the same person whenever you need help!
- Dependent coverage—option to include spouse, children, or full family

### With Ansel, there are—

- No pre-existing condition exclusions
- No medical questions to enroll
- No accident or hospitalization requirements to receive a benefit.



### How Ansel helped Marcus cover his medical bills.

Note—this isn't a real scenario but it's a realistic illustration to help you understand how Ansel helps.



Marcus is a 38 year-old dad of three. He chose the Enhanced Plan to cover his active family.

### Marcus's Enhanced Plan

	Benefit amounts		
Moderate	\$300		
Severe	\$1,000		
Catastrophic	\$2,000		



## Marcus tore his ACL and got a \$1,000 Severe benefit.

In January, Marcus hurt his knee playing soccer and filed a claim in his Ansel app. He received Severe benefit payout because his diagnosis, Torn ACL, is a covered Severe condition in his Ansel policy.



## His daughter got a \$300 Moderate benefit.

A few months later, his daughter caught a bad stomach flu. She was diagnosed with Dehydration, a covered Moderate condition in Marcus's Ansel policy. He filed a claim and received a Moderate benefit payout 72 hours later.



## Marcus used the funds for bills and extra expenses.

Since Ansel benefits can be used for anything, Marcus used some of the money to pay medical bills he owed toward his deductible, and the rest helped cover extra groceries to help his daughter recover.

### Ready to sign up? Here's what you need to do—



### Choose your Ansel Select plan—

Review the information on the first page and the benefit amounts listed. Every plan includes coverage for Moderate, Severe, and Catastrophic conditions.

**Note, your monthly cost** depends on your age, benefit amounts, and who you choose to cover. You'll see pricing when you enroll.



#### Review what's covered and how

Ansel works—Make sure you understand what's covered and how Ansel works so you can make the best choice for your unique needs.

#### If you have questions, call us!

Our Member Services team is here Monday to Friday 8am - 8pm ET. Just call (888) 300-5382.



#### Get ready to enroll!

You'll receive instructions soon on how to enroll. Be sure to explore all your options to find the coverage and monthly premium that works best for you.

Once your coverage starts, visit joinansel.com/members to register for an online account. That's where you'll log in to file claims.



### Sample covered conditions

Every Ansel plan covers 13,000+ conditions—too many to include on just one page! The list below highlights 100+ common covered conditions with their assigned benefit categories. The category determines which benefit payout a member would receive if their claim is approved.

Bodily Injury	Benefit Category	Cancer (cont)	Benefit Category
Fracture of finger or toe	Moderate	Thyroid cancer	Catastrophic
Fracture of foot	Moderate	Leukemia	Catastrophic
Open or compound fractures	Severe	Hodgkin lymphoma	Catastrophic
Fracture of hip	Severe	Lung cancer	Catastrophic
Fracture of skull	Severe	Stomach/Colorectal cancer	Catastrophic
Torn rotator cuff	Severe	Bladder cancer	Catastrophic
2nd degree burns	Moderate		
3rd degree burns >50% of body	Catastrophic	Skin	
Concussion	Moderate	Basal cell carcinoma of skin	Moderate
Dislocation of shoulder	Moderate	Carcinoma in situ of skin	Moderate
Foreign body in eye, ear, or nose	Moderate	Squamous cell carcinoma of skin	Moderate
Laceration of finger	Moderate	Malignant neoplasms of skin (melanoma)	Severe
Laceration of scalp	Moderate		
Puncture wounds	Moderate	Benign Tumors/Neoplasms	
Torn achilles tendon	Severe	Benign breast tumor	Moderate
Torn ACL (knee)	Severe	Benign internal fatty tumor	Moderate
Torn meniscus (knee)	Severe	Benign neoplasm of bladder	Severe
Loss of limb	Catastrophic	Benign neoplasm of brain	Severe
Anaphylactic shock	Severe	Benign neoplasm of colon	Severe
Poisoning	Moderate	Benign neoplasm of liver	Severe
		Benign neoplasm of thyroid	Severe
Bone & Connective Tissue			
Stress fractures	Moderate	Heart	
Pathological fractures	Moderate	Ventricular fibrillation	Catastrophic
Sprain of ACL / MCL (knee)	Moderate	Heart attack	Catastrophic
		Cardiac arrest	Catastrophic
Bacterial & Viral Infections		Abdominal aortic aneurysm	Catastrophic
Pneumonía	Moderate	Atrioventricular block	Severe
Sepsis	Catastrophic	Unstable angina	Severe
Hepatitis C (viral)	Moderate	-	
Meningitis	Moderate	Nervous System	
Bacterial meningitis	Severe	Migraines (intractable)	Moderate (
Infection of spinal disc	Severe	Alzheimer's	Catastrophic
Lung fluid (pleural effusion)	Severe	Parkinson's disease	Catastrophic
		Bell's palsy	Moderate
Respiratory		Quadriplegia	Catastrophic
Acute pulmonary edema	Severe	Paraplegia	Catastrophic
Acute respiratory failure	Severe	ALS (Lou Gehrig's disease)	Catastrophic
Lung fluid (pleural effusion)	Severe	Multiple sclerosis	Catastrophic
Pulmonary embolism	Severe		
Acute respiratory distress syndrome	Catastrophic	Brain	
		Stroke	Catastrophic
Urinary System		Encephalitis and encephalomyelitis	Moderate
Acute kidney infection (Acute pyelonephritis)	Moderate	Brain aneurysm	Severe
Bladder, ureter, urethra stones	Moderate	TIA (mini-stroke)	Severe
Kidney stones	Moderate	Cerebral hemorrhage (acute)	Catastrophic
Newborn		Digestive System Conditions	
Pre-term newborn (34-35 weeks)	Moderate	Gastric ulcer (with hemorrhage)	Severe
Pre-term newborn (32-33 weeks)	Severe	Appendicitis	Severe
Pre-term newborn (31 weeks or less)	Catastrophic	Hernia of diaphragm/intestine	Severe
Low birth weight (less than 1750 grams)	Catastrophic	Gallstones	Severe
Spina bifida	Catastrophic	Diverticulitis	Severe
Cleft palate	Severe	Kidney stones	Moderate
		End-stage renal failure	Catastrophic
Cancer (malignant neoplasms excl. skin)		Acute pancreatitis	Severe
Breast cancer	Catastrophic	Perforation of intestine	Catastrophic
Prostate cancer	Catastrophic	Obstruction of bile duct	Severe

### Ansel doesn't cover everything. Here's what you need to know about what's not covered-

Ansel is designed to cover sudden financial strain that might come with health issues. We don't cover **mild conditions** that you would typically treat at home or with a primary care physician because they don't usually break the bank.

We also don't cover chronic, mental health, or maternity **conditions** because these types of conditions usually give you time to plan for upcoming or ongoing expenses.

Don't see a specific condition you're looking for? Send us an email at support@joinansel.com or call (888) 300-5382 to speak to an Ansel Member Care Representative.

