

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.

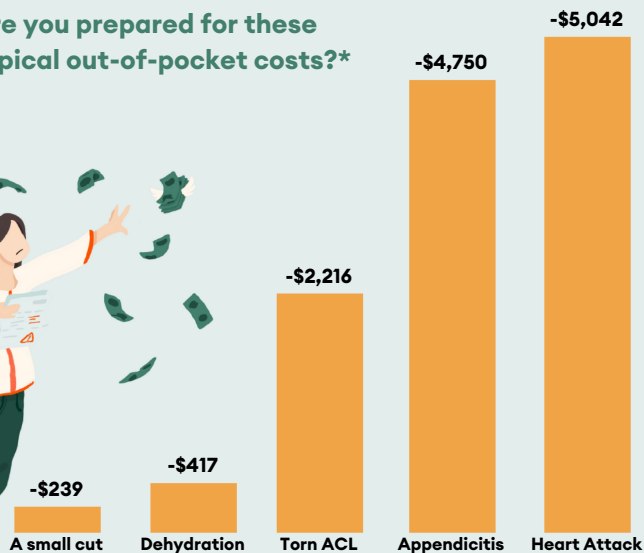
For employees of—



TWIGGS COUNTY
PUBLIC SCHOOLS



Are you prepared for these typical out-of-pocket costs?*



*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	
Benefit amounts	
Moderate	\$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.**

Questions? Our Member Services team is available to help. Call us at (888) 300-5382.

ansel.

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—

- 1 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.
- 2 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.
- 3 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.

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.

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.

