



## 2019 HEALTH INSURANCE UPDATES

### **Smith & Associates offers Supplemental & Short-Term Insurance for 2019: These plans are Non-ACA Compliant Plans, and You Must Qualify for coverage.)**

#### **Aflac**-Offers Supplemental Insurance Benefits for Individuals

- **Accident Insurance**- Pays benefits for emergency treatment, x-rays, and even physical therapy. Provides daily hospitalization benefits for longer hospital stays. Offers a wellness benefit to reward you for things you are already doing like annual exams, mammograms etc.
- **Cancer Insurance**-Helps cover expenses from initial diagnosis through treatment and follow-up visits. Benefits payable for chemotherapy, oral therapy, radiation, surgeries and more. Helps with transportation and lodging. Guaranteed renewable for life as long as premiums are paid.
- **Critical Illness Insurance**-Pays a lump sum benefit payout after a critical illness occurs with additional benefits for hospital stays, surgeries, and continued care. Covers critical events such as heart attack, stroke, paralysis and more. Guaranteed renewable for life as long as premiums are paid.

#### **United Health Care (Golden Rule)**-Offers Supplemental & Short-Term Insurance Benefits for Individuals

- **Hospital & Doctor Insurance**- Pays a fixed amount per day for hospital confinements to the calendar-year maximums
- **Accident SafeGuard Insurance**- Pays fixed amounts for loss resulting from qualifying accidental injuries. Includes Accidental Death Benefits
- **Critical Illness Insurance**- Pays you cash for qualifying serious illness. You can use the cash however you want, for bills, living expenses, out-of-pocket medical costs, and more. So you'll be able to focus on treatment and recovery instead of bills.
- **Short Term Insurance**-These plans can help bridge the gap in coverage if you: (A) must wait until the next Open Enrollment or are waiting for other coverage to begin; (B) are between jobs; (C) retired early; or (D) just graduated college.

#### **Small Group Health Insurance**-Are you a Business Owner, without any employees? Is your spouse the only other person on your company payroll?

- If you answered "Yes" to either of the above two questions you may be eligible to purchase a 1 life Group plan for January 1<sup>st</sup>, 2019. This opportunity is only available during Open Enrollment from November 1<sup>st</sup> – December 15<sup>th</sup>.
- To Qualify you Must have a registered Business or Legal Partnership with a Tax ID Number, and a Business Bank Account.
- Benefits to purchasing a Group Plan vs Individual Plan-More Carriers offering coverage, more plan options, more doctor/hospital network options.

**If you are interested in more information on any of the above-mentioned products, please contact Jennifer Cane at 847-516-3175 or [jennifer@saiinfo.com](mailto:jennifer@saiinfo.com)**