

COMPASS

INSURANCE ADVISORS

Wesley & Berndina Hegna - Benefit Package

Hegna, Wesley Client Family	Carrier
Select Value - Benchmark Silver 6500	Select Health - Value
AME & SIP 5,000	National General
Senior Prime DVH - \$1,000	Surebridge
Total Monthly Premium	\$145.73

Health Requested Effective Date	1/1/2022	National General Effective Date	1/1/2022
Surebridge Requested Effective Date	1/1/2022		
Estimated Initial Draft:	12/15/2021		

	Monthly Premium	
Select Health - Value.....	\$872.05	
Estimated Tax Credit.....	-\$840.00	
Surebridge - Chesapeake.....	\$67.00	There is no Surebridge application Fee
National General.....	\$46.68	There is no National General enrollment Fee
United Health One.....	\$0.00	There is no Golden Rule Insurance Company enrollment Fee
Alliance Direct.....	\$0.00	
Life Carrier.....	\$0.00	

Health	Click here to search network provider	1-800-538-5038
Brochure link	Click here to access plan brochure	
Plan Enhancer AME	Click Here to Access the National General WebSite	1-800-???-????
Brochure link		
Senior Prime DVH	Click Here to Access the Surebridge WebSite	1-800-815-8535
Brochure link	Click here to access the Senior Prime DVH brochure	

Rates and product eligibility are subject to change based on current age, occupation, tobacco or nicotine use status, or health
 SureBridge® is the brand name for products underwritten and issued by The Chesapeake Life Insurance Company®. There is no coverage until you are informed in writing that your application has been processed and approved.

Wesley & Berndina Hegna - Benefit Package

Wesley Life Insurance		
	\$250,000	\$0.00
	\$500,000	\$0.00
	\$1,000,000	\$0.00

Berndina Life Insurance		
0		\$250,000.00
0		\$500,000.00
0		1,000,000.00

- UHOne Accident Excluded
- UHOne Critical Illness Excluded
- UHOne Dental Excluded
- UHOne Disability Excluded
- UHOne Hospital Indemnity Excluded
- UHOne Term Life Excluded
- Accident Benefit Excluded
- Cancer and Heart Stroke Excluded
- Critical Illness /w Term Life Excluded
- Dental Indemnity Excluded
- Select Dental Excluded
- Life Only Excluded
- Vision Premiere - Excluded
- Dental - Excluded
- Accident Companion - Excluded
- Accident Direct - Excluded
- Accident Disability (Wesley) - Excluded
- Accident Disability (Berndina) - Excluded
- Senior CancerWise Plus - Excluded
- Critical Accident - Excluded
- Senior HeartWise - Excluded
- Senior HospitalWise - Excluded
- Income Protection (Wesley) - Excluded
- Income Protection (Berndina) - Excluded
- Metal Gap Plan - Excluded
- Protect Fit - Excluded
- SecureWise - No Primary
- SecureWise - No Spouse
- Misc Supplement - Excluded

Wesley & Berndina Hegna - Benefit Package

Select Health - Value	HMO
Medical Deductible individual	\$650
Drug Deductible individual	Included in Medical
Medical Deductible family	\$1,300
Drug Deductible family	Included in Medical
Medical Deductible family per person	\$650
Drug Deductible family per person	Included in Medical
Medical MOP individual	\$2,850
Drug MOP individual	Included in Medical
Medical MOP family	\$5,700
Drug MOP family	Included in Medical
Medical MOP family per person	\$2,850
Drug MOP family per person	Included in Medical
Primary Care Physician	No Charge
Specialist	\$25
Emergency Room	\$350 Copay after deductible
Inpatient Facility	30% Coinsurance after deductible
Inpatient Physician	30% Coinsurance after deductible
Generic Drugs	\$10
Preferred Brand Drugs	15% Coinsurance after deductible
Non preferred Brand Drugs	25% Coinsurance after deductible
Specialty Drugs	40% Coinsurance after deductible

*Benefits are as outlined on [healthcare.gov](https://www.healthcare.gov). Not official benefits. Reference the carrier brochure and actual policy contract for official benefits and terms of coverage.

Covered by Health Plan
Wesley

Colby Hatch

Licensed Insurance Agent

Compass Insurance Advisors LLC

Health | Life | Supplemental | Medicare

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