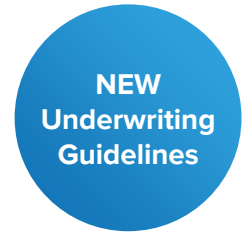


UPDATES FOR CLASSIC AND CORE PLANS FOR NEW BUSINESS EFFECTIVE 9/15/22

- ✓ Waiting period for sickness reduced to **3 days**
- ✓ Reduction in months for US citizenship qualification now **4 months**
- ✓ Accept Type II diabetics if controlled by diet and exercise
- ✓ Out of pocket maximum now reflects total out of pocket expenses including deductible and copayments
- ✓ Will any applicant be eligible for Medicare on the requested effective date? (removed Medicaid)
- ✓ Waiting period for certain conditions changed from **6 months to 3 months**:

- ✓ Adenoidectomy;
- ✓ Cholecystectomy;
- ✓ Herniorrhaphy;
- ✓ Joint, neck and spine muscular disorders;
- ✓ Myringotomy;
- ✓ Repair of deviated nasal septum or any type of surgery involving the sinus;
- ✓ Tonsillectomy;
- ✓ Total or partial hysterectomy, unless it is Medically Necessary due to a diagnosis of carcinoma; or
- ✓ Tympanotomy



* 9/15/22 Classic and Core states: AZ, FL, GA, IL, IN, MI, NE, TN, TX, WI
10/1/22 Classic and Core states: AL, AR, DE, IA, KY, LA, MS, NV, OH, OK, WV, WY
TBD Classic and Core States: MO, NC, ND, OR, VA

This is a partial list of updates.
To see all changes download the brochure.

UPDATES FOR CLASSIC (Choice, Economy, Deluxe and Standard) AND CORE PLANS FOR NEW BUSINESS EFFECTIVE 9/15/22*



- ✓ Annual routine wellness exams are covered up to \$200 per person
- ✓ Routine child services benefits
- ✓ Childhood immunizations are covered and not subject to deductible
- ✓ Coverage for Mammograms, Pap smears, colorectal and prostate screenings and ovarian cancer monitoring
- ✓ Mental Illness, both inpatient and outpatient, are covered as any other illness
- ✓ Substance Abuse and Alcoholism: Inpatient \$100 / 31 days, Outpatient: \$50 max per day / 10 visits
- ✓ Outpatient prescription drug benefit: Copays: \$10/\$30/\$75 limit \$1,000 for plan with durations 6 mo or less, \$2,000 limit for plans 364 duration
- ✓ Joint, neck, spine injuries and [illness](#) covered up to \$10,000 after 3-month wait for illness and non-emergency injuries
- ✓ Hospice coverage is included for someone with life expectancy of 6 months or less
- ✓ Kidney stones are a covered expense
- ✓ Organ transplant benefit up to \$10,000

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10/1/22 Classic and Core states: AL, AR, DE, IA, KY, LA, MS, NV, OH, OK, WV, WY
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