# 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-



Are you prepared for these typical out-of-pocket costs?\* -\$5.042

-\$4.750

costs if they get sick uld quickly run up health nefits i bills -\$2,216 -\$417 -\$239 -\$417 -\$239 -\$417 -\$239 -\$417 -\$239 -\$417 -\$239 -\$417 -\$2,216

> 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.

# Your Ansel Select Plan

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

# 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.

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# Sample covered conditions

Benefit Category

Moderate

Moderate

Severe

Severe

Severe

Severe

Moderate

Moderate

Moderate

Moderate

Moderate

Moderate

Moderate

Severe

Severe

Severe

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Catastrophic

Catastrophic

Catastrophic

Catastrophic

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Catastrophic

Catastrophic

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 Iniury**

Fracture of finger or toe Fracture of foot Open or compound fractures Fracture of hip Fracture of skull Torn rotator cuff 2nd degree burns 3rd degree burns >50% of body Concussion Dislocation of shoulder Foreign body in eye, ear, or nose Laceration of finger Laceration of scalp Puncture wounds Torn achilles tendon Torn ACL (knee) Torn meniscus (knee) Loss of limb Anaphylactic shock Poisonina

#### **Bone & Connective Tissue**

Stress fractures Pathological fractures Sprain of ACL / MCL (knee)

#### Bacterial & Viral Infections

Pneumonía Sepsis Hepatitis C (viral) Meningitis Bacterial meningitis Infection of spinal disc Lung fluid (pleural effusion)

#### Respiratory

Acute pulmonary edema Acute respiratory failure Lung fluid (pleural effusion) Pulmonary embolism Acute respiratory distress syndrome

#### Urinary System

Acute kidney infection (Acute pyelonephritis) Moderate Bladder, ureter, urethra stones Kidney stones

#### Newborn

Pre-term newborn (34-35 weeks) Pre-term newborn (32-33 weeks) Pre-term newborn (31 weeks or less) Low birth weight (less than 1750 grams) Spina bifida Cleft palate

## Cancer (malignant neoplasms excl. skin) Breast cancer

Prostate cancer

#### Cancer (cont)

Thyroid cancer
Leukemia
Hodgkin lymphoma
Lung cancer
Stomach/Colorectal cancer
Bladder cancer

#### Skin

Basal cell carcinoma of skin	
Carcinoma in situ of skin	
Squamous cell carcinoma of skin	
Malignant neoplasms of skin (melanoma)	S

#### Benign Tumors/Neoplasms

Benign breast tumor
Benign internal fatty tumor
Benign neoplasm of bladder
Benign neoplasm of brain
Benign neoplasm of colon
Benign neoplasm of liver
Benign neoplasm of thyroid

#### Heart

Ventricular fibrillation Heart attack Cardiac arrest Abdominal aortic aneurysm Atrioventricular block Unstable angina

#### Nervous System

Migraines (intractable) Alzheimer's Parkinson's disease Bell's palsy Quadriplegia Paraplegia ALS (Lou Gehrig's disease) Multiple sclerosis

#### Brain

Stroke Encephalitis and encephalomyelitis Brain aneurysm TIA (mini-stroke) Cerebral hemorrhage (acute)

#### **Digestive System Conditions**

Gastric ulcer (with hemmorhage) Appendicitis Hernia of diaphragm/intestine Gallstones Diverticulitis Kidney stones End-stage renal failure Acute pancreatitis Perforation of intestine Obstruction of bile duct

### Benefit Category

Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic

/oderate /oderate /oderate evere

Moderate Moderate Severe Severe Severe Severe Severe

Catastrophic Catastrophic Catastrophic Catastrophic Severe Severe

Moderate Catastrophic Catastrophic Moderate Catastrophic Catastrophic Catastrophic Catastrophic

Catastrophic Moderate Severe Severe Catastrophic

Severe Severe Severe Severe Severe Moderate Catastrophic Severe Catastrophic 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 us 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.



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