



## Protect Your Family



Simple plans to help you deal with unexpected  
Accidents and Other Major Life Events.



# How Does it Work?

## WHAT IS GAP ASSURANCE?

Piece of mind coverage



### Extend your healthcare coverage

GAP Assurance provides cash benefit to offset your out-of-pocket costs for eligible expenses.



### Cover your expenses

Covers up to the benefit max for accidents and serious illnesses that can help pay a medical plan's high deductibles, coinsurance, copays, & other out-of-pocket costs



### Protect your income

Payments go right to you. Use the money for whatever you need, like mortgage payments, credit card payments, car payments, day care, or business costs.

## WHAT DOES IT COVER?

Separating ourselves from the competition.



### Accident Benefit Insurance

Benefits can be used to cover medical expenses in an emergency treatment, treatment-related transportation, and lodging.



### Critical Illness Insurance

Pays up to the benefit max if you're diagnosed with a specified critical illness, such as: life-threatening cancer, heart attack, kidney failure, stroke, coma.



### Accidental Death & Dismemberment Coverage

Pays up to the benefit max for death or certain injuries from a covered accident.



### Hospital Indemnity

Pays a daily benefit to cover the unexpected costs of an inpatient hospital stay.

## BONUS BUNDLED BENEFITS



### GAP Assurance Plans are acceptable as a HSA or High Deductible Supplement Plan.

You can use these cash benefits however you choose:

- Pay for deductibles, co-payments, diagnostic tests and other treatment-related costs
- Help with regular living expenses or to be set aside as an emergency fund
- Replace lost wages when you're too sick or injured to work



# Accident Benefits



**ACCORDING TO THE CENTER FOR DISEASE CONTROL, 31 MILLION PEOPLE ARE UNINTENTIONALLY INJURED EVERY YEAR IN THE US.<sup>1</sup>**

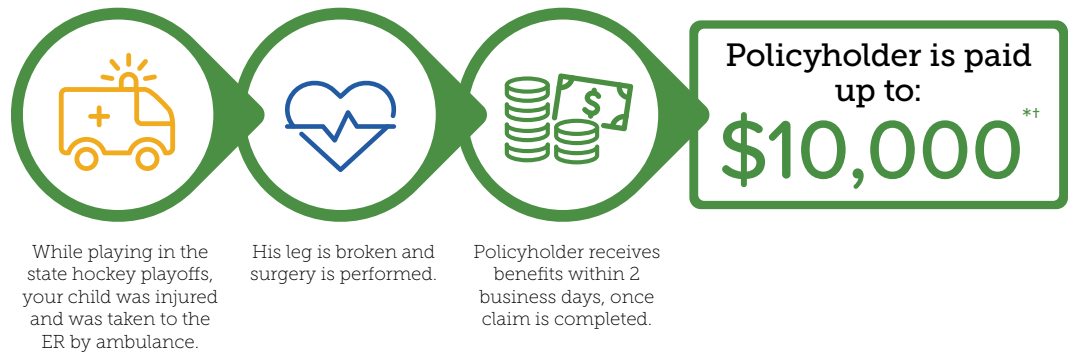
## PLAN VALUE

### Accident Benefits

Most people are concerned about what would happen to themselves and their families if an accident ever happened, but they are unprepared for the financial burden when it occurs. Due to changes in medical insurance industry, you may be asked to cover more of your medical expenses than ever before.

With a GAP Assurance Plan, you have access to benefits to help provide peace of mind throughout accident care and recovery. Benefits can be used to pay for emergency treatment, treatment-related transportation, and lodging.

## HOW DOES IT WORK?



## THE AVERAGE COST OF A BROKEN LEG IS

**\$7,352<sup>2</sup>**

### Accident Benefit

- Benefits paid regardless of the coverage you may have.
- Help reduce burden of out-of-pocket expenses not covered by your primary medical plan.
- Reimbursement for a wide variety of costs associated with unexpected covered accidents.
- Reduce out-of-pocket expenses of emergency room visits, ambulance costs, and major diagnostic exams.



# Critical Illness



**ACCORDING TO THE CENTER FOR DISEASE CONTROL, 6.3 MILLION PEOPLE IS THE NUMBER OF AMERICAN ADULTS WHO HAVE HAD A STROKE.<sup>3</sup>**

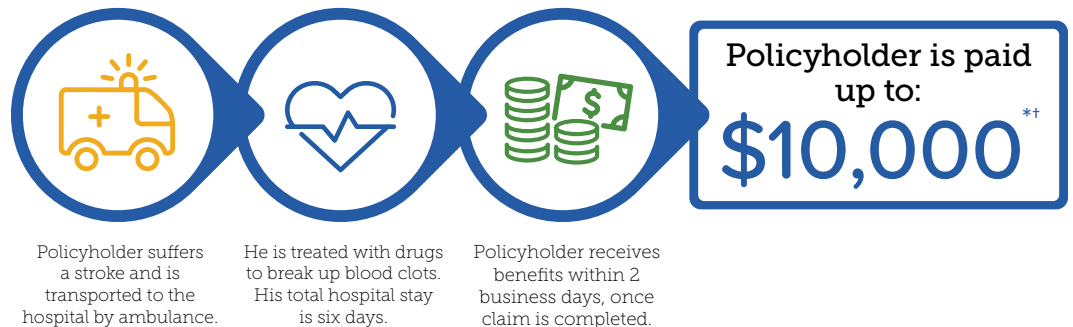
## PLAN VALUE

### Critical Illness

Many people do not fully understand the costs of getting sick. Critical illnesses are not only costly to your wellbeing, but can also be financially devastating to both you and your family.

With a GAP Assurance Plan, if you are diagnosed with a critical covered illness, you will receive up to the benefit max of cash while paying no deductible. A major medical insurance plan helps cover medical costs if you get sick, but it won't cover your everyday living expenses if you can't work. Our plan lets you stop worrying about expense and start focusing on recovery.

## HOW DOES IT WORK?



## THE AVERAGE COST OF A STROKE

**\$19,500<sup>4</sup>**

### Accident Benefit

- Benefits paid regardless of the coverage you may have.
- Help reduce burden of out-of-pocket expenses not covered by your primary medical plan.
- Reimbursement for a wide variety of costs associated with a Heart Attack, Stroke, or Invasive Cancer.
- No deductible. Receive up to the benefit max if you are diagnosed with a covered critical illness.



# Accidental Death & Dismemberment



**ACCORDING TO THE AMPUTEE COALITION, APPROXIMATELY 185,000 AMPUTATIONS OCCUR IN THE UNITED STATES EACH YEAR.<sup>5</sup>**

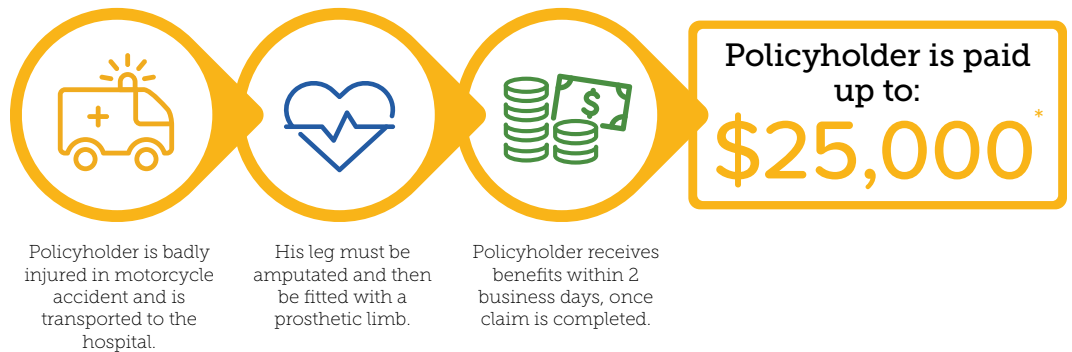
## PLAN VALUE

### Accidental Death & Dismemberment Coverage (AD&D)

Nobody likes to think about the worst, but the unexpected can dramatically affect your life or the lives of your loved ones. AD&D coverage provides a lump benefit due to various types of bodily injuries or loss of life.

With a GAP Assurance Plan, you have affordable coverage that allows you and your family to be ready for the unexpected. Making an excellent supplement to traditional life insurance and accident insurance that helps you bridge the gap between expenses and lost income.

## HOW DOES IT WORK?



## THE AVERAGE COST OF AMPUTATION IS

**\$35,000<sup>6</sup>**

### Accident Benefit

- Benefits paid regardless of the coverage you may have.
- Help reduce burden of out-of-pocket expenses not covered by your primary medical plan.
- Pays up to 100% of AD&D benefit amount for accidental dismembering occurring in policy month 7 or later.





# Hospital Indemnity



**OVER 20% OF AMERICAN ADULTS ARE STRUGGLING TO PAY THEIR MEDICAL BILLS, AND THREE IN FIVE BANKRUPTCIES WILL BE DUE TO MEDICAL BILLS.<sup>7</sup>**

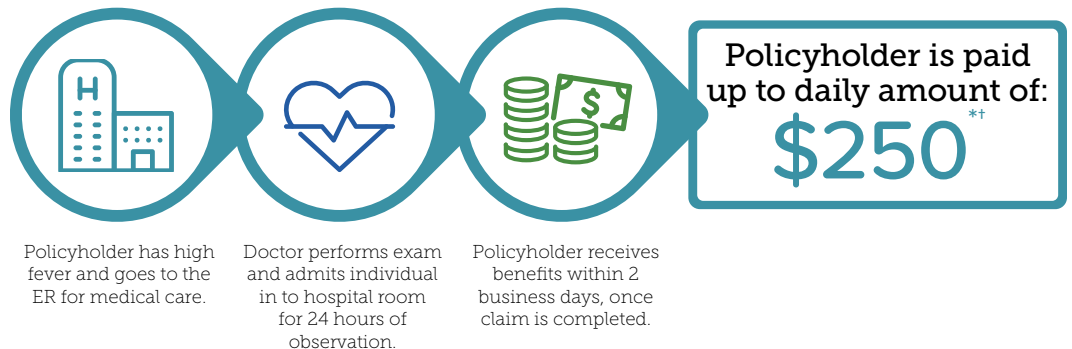
## PLAN VALUE

### Hospital Indemnity

Trips to the hospital can be a little unnerving, and hospital expenses can add up. No insurance company can take all uncertainty out of your emergency, but we will help you be better prepared for the unexpected costs of a hospital stay.

With a GAP Assurance Plan, if you suffer an accidental injury that requires you to be confined to a hospital as an inpatient, your Hospital Indemnity Benefit will provide you and your family with the needed coverage to ease the tremendous financial burden.

## HOW DOES IT WORK?



### AVERAGE EXPENSE OF INPATIENT DAY.

**\$2,212<sup>8</sup>**

### Accident Benefit

- Benefits paid regardless of the coverage you may have.
- Help reduce burden of out-of-pocket expenses not covered by your primary medical plan.
- Reimbursement for a maximum benefit up to 90 days of coverage.
- Two Benefit Options: \$100 or \$250 per day.



# Here to Protect You.

## WHO WE ARE



We are proud to say GAP Assurance Plan is underwritten by a Fortegra Company. Fortegra Companies are rated an **A- (Excellent)** for financial strength and operating performance by A.M. Best, and is committed to do what is best for the diverse needs of each individual and family. All of our products are underwritten by one of the following Fortegra companies, depending on the state: Life of the South Insurance Company, Southern Financial Life Insurance Company, Bankers Life of Louisiana and Response Indemnity Company of California.

GAP Assurance Plan is administered by InsuranceTPA, a licensed third party administrator serving all 50 states. Focused on education, retention, and efficiency. InsuranceTPA provides unparalleled billing and claims service, and will always be ready to help yourself and your family. 100% of our insurance administration, technology, and customer service is provided here, in the USA.



## STOP WORRYING ABOUT HIGH DEDUCTIBLE INSURANCE PLANS

Protect your family with peace-of-mind coverage, in just **5 minutes!**



**1** Shop

Within minutes you can lock in your rates online or over the phone.

**2**

Choose

It's simple: select from one of two of our pre-bundled plans.

**3**

Enroll in Minutes

Just answer a few qualifying questions. Online instant issue with coverage the next day.

Marketed by: \_\_\_\_\_

Broker: \_\_\_\_\_

Website: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

# Plan Details

Pre-bundled plan designs to simplify your insurance shopping experience.  
Our experts have designed two plans which provide great value at affordable pricing.



## Accident Benefits

Accident Benefits	GAP Assurance 5,000	GAP Assurance 10,000
Benefit Amount (Each Calendar Year)	\$5,000	\$10,000
Covered Expenses	Ambulance benefits, emergency care, in-patient hospital and follow-up care. Also covers drug benefit costs while in a facility, fracture benefits, major diagnostic exams, x-ray benefits, physical therapy and prosthetic devices.	
Family Coverage Options	Spouse and/or children may be included in the policy	
Coordination of Benefits	† This plan does not coordinate with other health insurance coverage. Benefits are paid in addition to those received from other insurance policies.	
Deductible (Amount of covered medical costs you are responsible for paying)	\$0	\$500



## Critical Illness

Critical Illness	GAP Assurance 5,000	GAP Assurance 10,000
Benefit Amount (Each Calendar Year)	\$5,000	\$10,000
Covered Expenses	Heart Attack, Stroke, Invasive Cancer (for Invasive Cancer - between 31 & 90 days there is a limited benefit of 10% payable)	
Family Coverage Options	Spouse and/or children may be included in the policy	
How to Qualify for Policy	Brief Medical Questionnaire	
Coordination of Benefits	† This plan does not coordinate with other health insurance coverage. Benefits are paid in addition to those received from other insurance policies.	
Deductible (Amount of covered medical costs you are responsible for paying)	No Deductible	





## AD&D Coverage

AD&D Coverage	GAP Assurance 5,000	GAP Assurance 10,000
Accidental Death & Dismemberment Benefit Amount	\$25,000	\$25,000
Accidental Death & Dismemberment Benefit for loss of life	Pays 100% of the Accidental Death & Dismemberment Amount for accidental dismemberment occurring in policy month 7 or later. No benefit for accidental dismemberment occurring in policy month 1 through 6.	
Accidental Death & Dismemberment Benefit due to dismemberment	<p>Pays 100% of the Accidental Death &amp; Dismemberment Amount for accidental dismemberment occurring in policy month 7 or later. No benefit for accidental dismemberment occurring in policy month 1 through 6. Claim must be filed within 90 days of incident.</p> <p>Pays 100% of:</p> <ul style="list-style-type: none"> <li>• Both hands or both feet • Sight in both eyes • One hand and one foot</li> <li>• One hand and the sight in one eye • One foot and the sight of one eye</li> </ul> <p>Pays 50% of the Accidental Death Benefit for the loss of:</p> <ul style="list-style-type: none"> <li>• One hand or one foot • The sight of one eye</li> </ul>	
Family Coverage Options	Primary, spouse, and children	
Coordination of Benefits	Benefits are paid in addition to those received from other insurance policies.	
Common Carrier Benefit	If riding as a fare paying passenger in or on a licensed public conveyance operated by a common carrier for the regular transport of passengers, the benefit amount will be doubled.	



## Hospital Indemnity

Hospital Indemnity	GAP Assurance 5,000	GAP Assurance 10,000
Benefit Amount (Within 90 Days of Accident)	\$250 Per Day	\$250 Per Day
Covered Expenses	Coverage up to 90 days	
Family Coverage Options	Spouse and/or children may be included in the policy	
Coordination of Benefits	† Benefits are paid in addition to those received from other insurance policies.	

# End Notes

## Renewability

Coverage can be continued for each insured person until the policy anniversary on or following the insured person's 65th birthday, subject to the policy's termination and insured child provisions, by paying all premiums when they are due. We will not add any restrictive riders or endorsements while this policy is in force. We reserve the right to change the premium charged for this policy. Any change in premium will be made on a class basis only, as we determine, and will be based on the insured person's age on the effective date. No change in premium will become effective until 45 days after we deliver to you, or mail to your last known address, a written notice of premium change. Premiums may not be changed more often than once every 12 months.

## Exclusions

Accident Coverage and Accidental Death & Dismemberment Coverage - No benefits will be paid under this policy if covered services provided are not related to a covered accident or any loss caused in whole or in part by, or resulting in whole or in part from the following:

- Any illness, loss or condition specifically excluded from the definition of any Accident;
- The Insured Person's suicide or attempt at suicide, or intentional self-inflicted injury, or any attempt at intentional self-inflicted injury while sane or insane;
- The Insured Person being under the influence of a stimulant (such as - amphetamines or nitrates), depressant, hallucinogen, narcotics; or any other drug intoxicant including those prescribed by a Physician that are misused by the Insured Person;
- The Insured Person's Commission of or attempt to commit an assault or felony;
- The Insured Person Engaging in an illegal activity or occupation;
- The Insured Person's Voluntary participation in any riot or civil insurrection;
- Declared or undeclared war, or any act of declared or undeclared war;
- The Insured Person Operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven;
- The Insured Person Engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing, or para kiting or any similar activity;
- The Insured Person Riding in or driving any motor vehicle in a race, stunt show or speed test;
- The Insured Person Practicing for or participating in any semi-professional or professional competitive athletic contest for which such Insured Person receives any compensation or remuneration;
- The Insured Person Operating any type of land, water, or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the Accidental Injury occurred.

This is a partial list of exclusions. Refer to the Policy and Rider's for a complete list of exclusions and limitations.

## Critical Illness

**PREEXISTING CONDITION LIMITATION** We will pay NO benefits for critical illness that are caused by a Preexisting Condition unless the critical illness commences after this Rider has been in force for 12 months from the Effective Date or most recent reinstatement date. We will not use the existence of a Preexisting Condition to deny benefits after this Rider has been in force for a period of 12 months following the date of application for this Rider.

For any Insured Person:

- (a) We will pay NO benefits for any critical illness that is Incurred or Manifests, whichever is applicable, and/or Diagnosed before the first 30 days after the date coverage on the Insured Person becomes effective under this Policy. However, an Insured Child born after the Effective Date of this Policy or any subsequent reinstatement will be covered from birth for the Critical Illnesses stated in the Policy Schedule.
- (b) We will pay NO benefits for any Critical Illness or any loss caused in whole or in part by, or resulting in whole or in part from: (i) any illness, loss, or condition specifically excluded from the definition of any Critical Illness; or balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial procedure

## Disclosures

This product is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a Accident Only Medical Expense Policy will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a policy with ACA-compliant coverage. An attestation may be required indicating all family members applying for the Accident Only Medical Expense Policy have ACA coverage. Not all benefit coverage are available in all states. Plan provisions may vary by state.

This Program Guide is intended to be used as a guide only and the content, or any written or oral statement contradicting, modifying, explaining or clarifying any provision of the information contained herein, is not intended to create, or shall create, any express or implied contractual obligations that are binding upon any party. This guide is intended to provide information about available policies and benefits that may or may not be available in all states. The information contained herein is subject to change without notice. Information contained herein is not meant as, nor should it take the place of, legal advice. This brochure provides a very brief description of the important features of the Accident Only Medical Expense Policy. This brochure is not the insurance Policy, and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both the policyholder and the insurance company. It is, therefore, important that you READ THE POLICY CAREFULLY. For complete details, refer to the Accident Only Medical Expense Policy, Accidental Death & Dismemberment Benefit Rider, Critical Illness Benefit Rider and the Cancer Only Critical Illness Benefit Rider.

Administrative Offices: InsuranceTPA.com, 14 Parker Drive, Suite #300, Janesville, Wisconsin 53545.

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## References & Disclaimers

- 1 <https://www.cdc.gov/nchs/fastats/accidental-injury.htm>
- 2 <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>
- 3 <https://www.cdc.gov/nchs/fastats/stroke.htm>
- 4 <http://health.costhelper.com/treating-stroke.cost.html>
- 5 <http://www.amputee-coalition.org/limb-loss-resource-center/resources-by-topic/limb-loss-statistics/limb-loss-statistics/>
- 6 <http://health.costhelper.com/amputation.html>
- 7 <https://www.nerdwallet.com/blog/health/managing-medical-bills/nerdwallet-health-study-estimates-56-million-americans-65-strugglemedical-bills-2013-2/>
- 8 <http://kff.org/other/state-indicator/expenses-per-inpatient-day/?currentTimeframe=0>

\* Current or future Medicaid Eligibility may affect benefits provided by the policy.

\* Examples shown and examples used are generic, from a variety of sources and do not represent past, current, or future GAP Assurance Plan experience or processes.