



FUNDAMENTAL CARE
LIMITED BENEFIT INDEMNITY PLANS

An affordable option for the uninsured that provides coverage for basic medical expenses

The Affordability Crisis - Millions of employees are not offered a medical option through their employer. With over 27 million people working as a part time, hourly, or seasonal employee, there is a need for employers to improve upon the offering to this class of employees.

70% of working Americans live paycheck-to-paycheck and don't have the means to cover high deductibles. Employers and employees need an affordable option that provides basic medical coverage.

FOR THE EMPLOYER - AFFORDABLE COST AND SIMPLE ADMINISTRATION

- Fully-Insured, Fixed Indemnity Benefit Plans
- Competitive Rates driven by demographics of the groups, not age rated
- Guarantee Issue and No Medical Underwriting
- No Contribution Required- Voluntary or Contributory
- Easy to Administer
- ACA qualified MEC plans available

FOR THE EMPLOYEE - AFFORDABLE COST AND USEABLE BENEFITS

- First Dollar Coverage for In / Outpatient related items
- No Medical Questionnaires
- No Deductible or Co-Insurance
- \$10 Pre-Pay for Doctor Visits
- \$0 Copay Telemedicine and EAP programs included
- Prescription Discounts and Copay plans



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Sample Plan Designs

Outpatient Coverage	Plan 1	Plan 2	Plan 3
Office Visit / Urgent Care / ER			
Physician office visit and Urgent care facility benefit	\$65 5 days per year	\$100 5 days per year	\$120 5 days per year
Wellness benefit	\$100 adult \$100 child 1 day per year	\$100 adult \$100 child 2 days per year	\$100 adult \$100 child 3 days per year
Emergency Room (sickness) benefit	\$100 1 day per year	\$150 2 days per year	\$350 2 days per year
Outpatient Surgery			
Outpatient major surgery benefit	\$250 1 day per year	\$500 2 days per year	\$1,000 2 days per year
Outpatient minor surgery benefit	\$150 1 day per year	\$250 1 day per year	\$250 1 day per year
Anesthesia benefit (when administered with covered inpatient or outpatient major surgery)	\$125 2 days per year In/Outpatient	\$250 2 days per year In/Outpatient	\$500 2 days per year In/Outpatient
Diagnostic			
Outpatient diagnostic lab benefit	\$25 4 days per year	\$35 4 days per year	\$40 4 days per year
Outpatient diagnostic x-ray benefit	\$70 2 days per year	\$75 2 days per year	\$100 3 days per year
Outpatient major diagnostic testing benefit	\$100 1 day per year	\$300 3 days per year	\$500 3 days per year
Inpatient Coverage			
Hospital Confinement			
Hospital Confinement benefit	\$500 5 days per year	\$1,000 5 days per year	\$1,500 5 days per year
Hospital ICU Confinement benefit	\$1,000 5 days per year	\$2,000 5 days per year	\$2,500 5 days per year
Inpatient Surgery			
Inpatient surgery benefit	\$500 1 day per year	\$750 1 day per year	\$1,000 1 day per year
Anesthesia benefit (when administered with covered inpatient or outpatient major surgery)	\$125 2 days per year In/Outpatient	\$250 2 days per year In/Outpatient	\$500 2 days per year In/Outpatient
Accident Lump Sum Rider			
ICU	\$1,000	\$2,000	\$5,000
Hospital Confinement	\$500	\$1,000	\$2,500
Emergency Room	\$150	\$300	\$750
Urgent Care / Office Visit	\$100	\$200	\$500
Maximum Benefit per 3 Accidents per Year	\$1,000	\$2,000	\$5,000
Accidental Death and Dismemberment Rider			
Accidental Death and Dismemberment maximum benefit	\$5,000 EE \$5,000 SP \$1,000 CH	\$5,000 EE \$5,000 SP \$1,000 CH	\$5,000 EE \$5,000 SP \$1,000 CH

Sample Plan Designs

Enhanced Plan Services	Plan 1	Plan 2	Plan 3
First Health Network - Physician Office Visit and Urgent Care Facility - Prepay	\$10 Prepay	\$10 Prepay	\$10 Prepay
NBFSRx Prescription drug copay card benefit [individual/family limit per month]	\$10 Copay - Generic Discounts - Pref Brand \$200/400 limit/month	\$10 Copay - Generic \$30 Copay - Pref Brand \$200/400 limit/month	\$10 Copay - Generic \$30 Copay - Pref Brand \$200/400 limit/month
MDLIVE telephonic/video doctor visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
SupportLinc telephonic EAP - MHSA	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
SupportLinc face-to-face MHSA professional counseling	\$0 per visit 3 visits per condition	\$0 per visit 3 visits per condition	\$0 per visit 3 visits per condition
Term Life Insurance benefit underwritten by Amalgamated Life Insurance Company	\$5,000 Employee \$2,000 Spouse \$1,000 Child(ren)	\$10,000 Employee \$5,000 Spouse \$1,000 Child(ren)	\$20,000 Employee \$5,000 Spouse \$1,000 Child(ren)

Sample Pricing

Group Limited Indemnity (GLI) Monthly Rates	Plan 1	Plan 2	Plan 3
Employee Only	\$75.00	\$125.00	\$175.00

ENHANCED BENEFIT PROGRAMS

Designed to help employers add significant plan value to their health insurance offering, primarily for their variable-hour workforce of: part-time, hourly, or seasonal employees. It offers benefit programs tailored for those typically non-benefited employees who are either not offered or cannot afford comprehensive medical plans. The Enhanced Benefit Plans are sourced from strategic vendor partners who are directly contracted with and administered by Coterie Advisory Group Inc.

- Physician and Hospital PPO Network
- Pharmacy Network and Prescription Discounts
- Telemedicine
- EAP
- Online Wellness
- Term Life Insurance
- Dental Discount Network
- Vision Care Discount Network
- Virtual Direct Primary Care
- Chiropractic & Alternative Medicine Savings Network
- Discount Lab Services
- Medical Imaging Savings (MRI, CT Scans)
- Email/Chat with a Provider
- Patient Advocacy
- Student Loan Debt Relief
- Financial Coaching



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