

# Bright Health Secure 2020

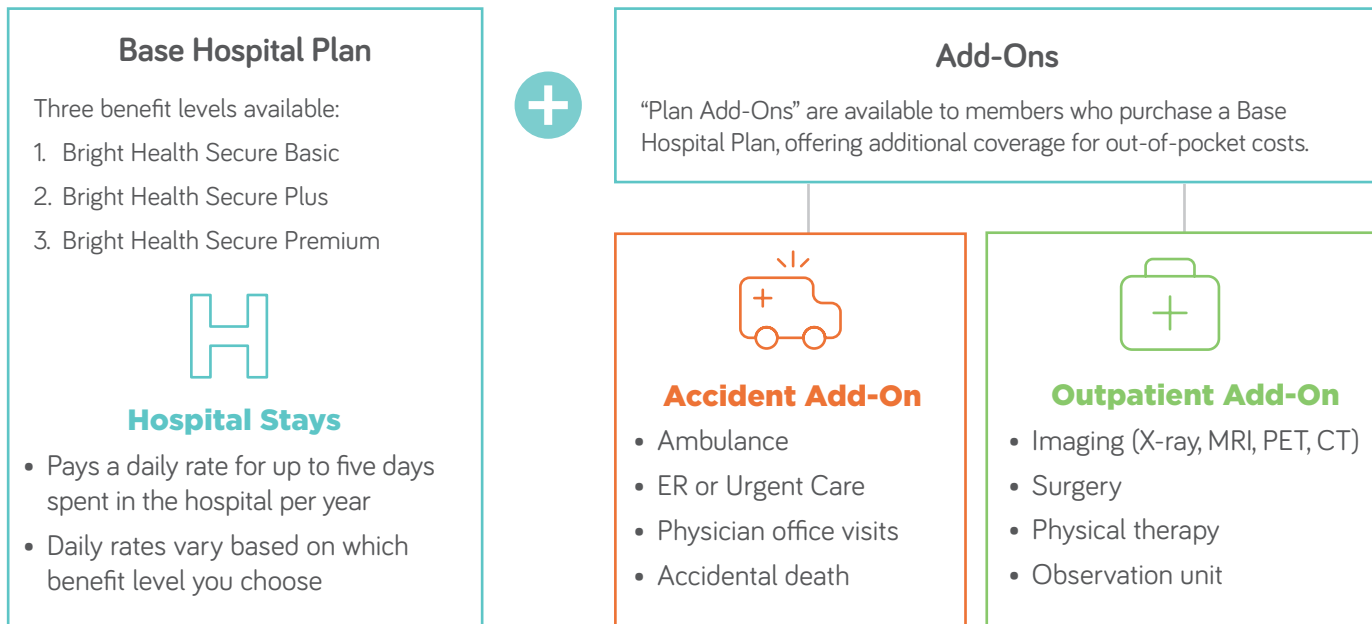
A supplemental insurance plan to help  
you minimize out-of-pocket costs.



**Arizona**

# Get extra coverage to reduce out-of-pocket costs

Be ready for the unexpected with Bright Health Secure. This supplemental insurance offers extra coverage to members of Bright Health Individual & Family Plans and includes customization options so members can build a plan that meets their unique needs.



## Bright Health Secure highlights:



### Flexible coverage

Add-On benefits provide optional extra protection from out-of-pocket costs for things like injuries and chronic conditions. Choose Accident, Outpatient, or both.



### Premiums that stay the same

As long as the policy is in effect, your premiums won't change from year to year – no matter what.



### Easy-to-use benefits

To apply your Bright Health Secure benefits in addition to your Bright Health Individual & Family Plan benefits, all you have to do is see an in-network doctor using your Bright Health Member ID Card. Your doctor will send us a bill for your care that we will pay up to your benefit level.

# Here's what's covered

## Base Hospital Plan

	Basic Plan	Plus Plan	Premier Plan
Day 1 per year	\$1,600	\$3,200	\$4,800
Day 2 per year	\$600	\$1,200	\$1,800
Day 3 per year	\$600	\$1,200	\$1,800
Day 4 per year	\$600	\$1,200	\$1,800
Day 5 per year	\$600	\$1,200	\$1,800
Maximum benefit per year (individual)	\$4,000	\$8,000	\$12,000
Maximum benefit per year (family)	\$8,000	\$16,000	\$24,000



### Accident Add-On

	All Plans
Accidental death	\$25,000
Ambulance transport	\$250
Emergency room*	\$500
Urgent care*	\$75
Initial physician's office visit*	\$50
Physician office follow-up visit*	\$50

\*Limited to one emergency room, one urgent care, or one initial physician visit per accident, and up to two physician follow visits if necessary. Claims are paid in the order in which they are received.



### Outpatient Add-On

	All Plans
MRI	\$600
PET scan	\$600
CT scan	\$300
X-ray	\$125
Surgery	\$1,000
Physical therapy	\$100
Observation unit stay (24 hours or more)	\$600
Observation unit stay (less than 24 hours)	\$200
Outpatient aggregate maximum**	\$2,000

\*\*The total amount paid in a calendar year for all covered persons under the Outpatient Add-On shall not exceed this value.

## Additional plan details

This policy includes a sickness benefit waiting period.

- Covered accident benefits are payable on day 1.
- Covered services due to illness are subject to a 30-day waiting period.
- Covered services are payable beginning on the 31st day or after.

This plan is underwritten, so you may not qualify for coverage.

We review claims due to illness for possible pre-existing condition limitations and coverage may be declined due to misrepresentation on the application.

# Build the plan that works best for you



	Basic Plan		Plus Plan		Premier Plan	
Issue Age	Male	Female	Male	Female	Male	Female
Child	\$12.62		\$25.23		\$37.85	
Two Children	\$25.18		\$50.37		\$75.55	
3+ Children	\$47.30		\$94.60		\$141.90	
18-24	\$5.62	\$15.67	\$11.23	\$31.34	\$16.85	\$47.01
25-29	\$6.46	\$20.35	\$12.91	\$40.71	\$19.37	\$61.06
30-34	\$8.13	\$20.16	\$16.26	\$40.33	\$24.39	\$60.49
35-39	\$10.80	\$17.56	\$21.60	\$35.12	\$32.40	\$52.68
40-44	\$14.81	\$17.42	\$29.62	\$34.84	\$44.42	\$52.26
45-49	\$20.41	\$20.58	\$40.81	\$41.17	\$61.22	\$61.75
50-54	\$27.32	\$25.07	\$54.64	\$50.14	\$81.97	\$75.21
55-59	\$34.82	\$30.84	\$69.63	\$61.67	\$104.45	\$92.51
60-64	\$41.81	\$36.30	\$83.62	\$72.60	\$125.43	\$108.90



## Accident Add-on

Issue Age	Male	Female
Child	\$4.31	
Two Children	\$8.62	
3+ Children	\$16.24	
18-24	\$4.98	\$3.96
25-29	\$4.98	\$3.96
30-34	\$4.98	\$3.96
35-39	\$4.98	\$3.96
40-44	\$4.98	\$3.96
45-49	\$4.98	\$3.96
50-54	\$4.98	\$3.96
55-59	\$4.98	\$3.96
60-64	\$4.98	\$3.96



## Outpatient Add-on

Issue Age	Male	Female
Child	\$9.87	
Two Children	\$19.34	
3+ Children	\$35.33	
18-24	\$9.31	\$18.18
25-29	\$12.31	\$23.75
30-34	\$14.93	\$27.57
35-39	\$17.48	\$30.69
40-44	\$20.35	\$34.13
45-49	\$23.93	\$37.99
50-54	\$28.33	\$41.48
55-59	\$32.94	\$43.22
60-64	\$35.87	\$43.65

## Cost worksheet

<input type="checkbox"/> Basic Plan	<input type="checkbox"/> Plus Plan	<input type="checkbox"/> Premier Plan	\$ _____
<input type="checkbox"/> Accident Add-on			+ \$ _____
<input type="checkbox"/> Outpatient Add-on			+ \$ _____
<b>Total premium</b>			<b>= \$ _____</b>

# If you worry about paying for medical expenses, you're not alone

## Bright Health Secure can help

In 2018...



**1/5 of adults had an unexpected medical expense between \$1000 and \$5000.**



**2/5 have unpaid medical debt**

And of those...

\*Federal Reserve Board "Report on the Economic Well-Being of U.S. Households in 2018"

**39%** of people faced with an unexpected \$400 expense would:

- Take out a loan
- Borrow from friends or family
- Sell something
- Not pay at all

\*Federal Reserve Board "Report on the Economic Well-Being of U.S. Households in 2018"



## Meet Jenny

Jenny is a 50 year old woman. After she enrolls in the Bright Health Bronze Plan, she decides to add Bright Health Secure Plus. She develops an acute upper respiratory infection that requires a three-day hospitalization.



The hospital bills **\$80,000**. Her Bronze plan pays **\$52,000**. Jenny's **\$8,150** deductible is applied.



Jenny also has Bright Health Secure Plus! The hospital indemnity coverage pays **\$5,600** in total - \$3,200 for day 1, \$1,200 for day 2, and \$1,200 for day 3.



Jenny's total out-of-pocket cost is **\$2,550**.

**Let's compare Jenny's responsibility:**

**Without Bright Health Secure: \$8,150.**

**With Bright Health Secure: \$2,550.**

**Call your Bright Health broker today to get started.**

# Join. Save. Be happy.

 [BrightHealthPlan.com](https://BrightHealthPlan.com)

 (833) 374-4856



#### **Policy limitations and Exclusions**

Covered services due to illness are subject to a 30-day waiting period. Payable beginning on day 31 or after. The plan does not cover hospital stays related to mental health issues or drug or alcohol rehabilitation. Additionally, any hospital stay due to a non-disclosed, pre-existing condition will not be covered. Claims due to illness are also reviewed for possible pre-existing condition limitations and may be declined due to misrepresentation on the application.

Covered benefits due to accidents are payable from day one. We will not pay benefits under this rider for injury or death caused by, or resulting from, extra-hazardous activities including: motocross, bungee jumping, heli-skiing, base jumping, scuba diving, spelunking, bouldering, cave diving, cliff jumping, free climbing, freediving, free running, hang gliding, ice climbing, jet powered flight, kite surfing, kiteboarding, lugging, mountain biking, mountain boarding, mountain climbing, parachuting, paragliding, parasailing, Parkour, proximity flying, rock climbing, sail gliding, sandboarding, slacklining, ski jumping, skydiving, sky surfing, speed flying, speed riding, train surfing, tricking, wingsuit flying, or other similar high-risk activities.

This is a limited benefit health coverage policy and is not a substitute for major medical coverage. Bright Health Secure is not minimum essential coverage. Lack of major medical coverage (or other minimum essential coverage) may result in additional payment with your taxes.