



# Care Access Plan (CAP)

## Fact & Advantage Competitive Sheet Fixed Indemnity Tailored Solutions (FITS)

- The theme of this plan is to always provide a product design that best **FITS** the insured's benefit desires and budgetary realities.
- The plan is a **permanent** plan not a **durational** plan.
- Very flexible plan designs that create what **FITS** the best.
- **Nationwide** coverage protection.
- **International** protection for up to 90 days on an emergency basis while traveling for business or pleasure.
- Care Access Plan is always available for **year-round** enrollment.
- **Nationwide network** access available for discounted services but not mandatory.
- The coverage is sold stand-alone with no coordination of benefits. Coverage is not dependent on other medical coverage.
- CAP is underwritten on a **simplified** issue basis versus a **fully** underwritten basis.
- Deductible choices ranging from **\$0 to \$7500** to help control monthly costs.
- Designs are available to **help determine desired benefit** coverage levels.
- **Preventive care benefits** available on all plan designs.
- **Outpatient diagnostic testing available** on all plan designs.
- CAP is **guaranteed renewable**.
- Insureds **cannot be singled out** for a rate increase or cancellation based on changes in their health status.
- Coverage is provided by a carrier rated **A- (Excellent)** by A.M. Best.
- **No rate increase** since inception of the product.
- We do not **up charge** an insured to lock in premiums for any period of time.
- CAP **does not** use a specified service and surgical schedule for claim payment.
- If an insured purchases the most **benefit rich** plan and later decides to downgrade their coverage, no additional underwriting is required. A change in coverage request will need to be submitted to policy services.
- Ground, Water, or Air **Ambulance services** are included on all plans.
- America's Business Benefit Association\* (ABBA) provides the opportunity to join with thousands of others across the nation and **enjoy savings on consumer, business, travel, and health related benefits and services**. ABBA is able to provide large company group buying power to the smaller market, and is dedicated to helping small business owners, the self-employed, individuals and families.

\*In OR, Communicating for America is the benefits provider.