



MyEssentialCare

One Policy. One Decision.

Life is unpredictable

None of us have a crystal ball. But with our new voluntary benefit, you and your family, as well as your income and savings, can be prepared to weather an unexpected illness or accident.

Comprehensive coverage can help,

- Cover high medical co-pays and deductibles
- Replace lost income to protect your current lifestyle and future plans
- Reimburse the high hidden costs (e.g., travel, lodging, childcare, pet care) that can accompany an accident or serious illness
- Avoid the need to deplete a 401(k) or other retirement plans and savings

Introducing MyEssentialCare

MyEssentialCare (MyEC) combines five of the most common types of insurance into one plan, giving you and your dependents a blanket of protection that can expand and supplement existing coverage.

Consider the cost of care

The average cost of a single Emergency Room visit:
\$1,646¹

The average cost of a hospital stay:
\$13,262²

The average cost of medical care and drugs in the year following a cancer diagnosis:
\$42,000³

¹ <http://consumerhealthratings.com/how-much-does-er-visit-cost/>

² <https://www.debt.org/medical/hospital-surgery-costs/>

³ Noam Levy, "She was already battling cancer. Then she had to fight the bill collectors", July 2022

MyEssentialCare Plan Highlights

An overview of some of the benefits available. All payable as a lump sum benefit.

Accident Injuries and Treatments

- Injury – e.g., broken hip, leg or arm, dislocated wrist or collarbone
- Medical service – e.g., doctor's office, urgent care, the ER

Critical Illness and Cancer

- Invasive and non-invasive cancer, skin cancer, heart attack, organ failure (excluding kidney), end stage renal disease, stroke, sudden cardiac arrest, bone marrow transplant, coronary artery disease
- 12/12 pre-existing condition limitation

Accidental Death and Dismemberment

- Accidental death
- Coma
- Dismemberment
- Irreversible paralysis

Hospital Care

- Hospital admission/confinement
- ICU admission/confinement
- Normal maternity covered
- 12/12 pre-existing condition

Short Term Disability

- \$500 per month for up to 6 months
- Includes coverage for maternity leave
- 12/12 pre-existing condition limitation

How MyEC meets your needs



Coverage available
for your spouse and dependents*



Benefits are paid directly to you, not to a doctor or other healthcare provider



Acceptance is guaranteed! No medical questions required

*Coverage for dependents is 25% of the benefit amount for Accidental Death and Dismemberment, Accident Injuries and Treatments, Critical Illness and Cancer and Hospital Care.



How MyEssentialCare made a difficult time easier for Jim and his family

Jim is the Parts and Service Manager for a large car and truck dealership in his community. While working on a home project one afternoon, he suddenly collapsed, and his wife called 911.

- Jim was taken by ambulance to the local hospital Emergency Room
- He underwent a battery of tests that revealed he had suffered a heart attack and fractured two ribs as a result of his fall
- Jim was admitted to the hospital and underwent surgery to remove the blockage with a bypass graft
- His doctor visited him regularly during his 5-day hospital stay
- Jim followed his doctor's treatment plan during a 2-month recovery period and had regular doctor office visits after discharge
- Once recovered, Jim was able to return to work

Jim's MyEssentialCare claim paid him benefits for the following:

Benefits Paid*			
Ground ambulance	\$1,000	Hospital admission (Day 1)	\$1,500
Closed fracture (2 ribs)	\$2,000	Hospital confinement (4 days)	\$1,200
Emergency room treatment	\$1,000	Physician office treatment	\$50
Heart attack	\$25,000	Short term disability (2 months)	\$767
Grand Total			\$32,517

*The benefits highlighted are based on Plan 4 and are for illustration purposes only. Actual benefits paid will be based on the plan selected at time of enrollment. Individual experiences may also vary.

With just one plan, Jim was able to get help with expenses associated with his fall, heart attack, time in the hospital as well as time out of work!

Choose from one of four MyEC Plans

	Benefits			
Catastrophic Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Accidental death	\$5,000	\$20,000	\$40,000	\$40,000
Common carrier accidental death	\$10,000	\$40,000	\$80,000	\$80,000
Coma	\$5,000	\$20,000	\$40,000	\$40,000
Double dismemberment	\$5,000	\$20,000	\$40,000	\$40,000
Single dismemberment	\$2,500	\$10,000	\$20,000	\$20,000
Finger/toe dismemberment	\$500	\$2,000	\$4,000	\$4,000
Paraplegia	\$5,000	\$20,000	\$40,000	\$40,000
Uniplegia	\$500	\$2,000	\$4,000	\$4,000
Quadriplegia	\$10,000	\$40,000	\$80,000	\$80,000
Critical Illness and Cancer	Plan 1	Plan 2	Plan 3	Plan 4
Bone marrow transplant	\$5,000	\$10,000	\$25,000	\$25,000
Coronary artery disease - Bypass surgery	\$1,250	\$2,500	\$6,250	\$6,250
Sudden cardiac arrest	\$5,000	\$10,000	\$25,000	\$25,000
Heart attack	\$5,000	\$10,000	\$25,000	\$25,000
Stroke	\$5,000	\$10,000	\$25,000	\$25,000
End stage renal disease (ESRD)	\$5,000	\$10,000	\$25,000	\$25,000
Major organ failure (excluding kidney)	\$5,000	\$10,000	\$25,000	\$25,000
Invasive cancer	\$5,000	\$10,000	\$25,000	\$25,000
Non-invasive cancer	\$1,250	\$2,500	\$6,250	\$6,250
Skin cancer	\$75	\$150	\$250	\$250
Recurrence benefit	Up to \$5,000	Up to \$10,000	Up to \$25,000	Up to \$25,000
Accident Injuries and Treatments Coverage type - 24-Hour for all plans	Plan 1	Plan 2	Plan 3	Plan 4
Air ambulance	\$1,000	\$1,500	\$5,000	\$5,000
Ground or water ambulance	\$200	\$300	\$1,000	\$1,000
Brain injury - concussion	\$100	\$100	\$100	\$100
Severe Traumatic Brain Injury (TBI)	\$1,500	\$2,000	\$3,000	\$3,000
Dislocation (Open Reduction)	Up to \$2,000	Up to \$4,000	Up to \$8,000	Up to \$8,000
Dislocation (Closed Reduction)	Up to \$1,000	Up to \$2,000	Up to \$4,000	Up to \$4,000
Partial dislocation	Up to \$500	Up to \$1,000	Up to \$2,000	Up to \$2,000

	Benefits			
Accident Injuries and Treatments	Plan 1	Plan 2	Plan 3	Plan 4
Fracture (Open Reduction)	Up to \$2,000	Up to \$4,000	Up to \$8,000	Up to \$8,000
Fracture (Closed Reduction)	Up to \$1,000	Up to \$2,000	Up to \$4,000	Up to \$4,000
Chip fracture	Up to \$500	Up to \$1,000	Up to \$2,000	Up to \$2,000
Emergency Room treatment	\$200	\$400	\$1,000	\$1,000
Physician's Office treatment	\$50	\$50	\$50	\$50
Urgent Care treatment	\$50	\$75	\$75	\$75
Outpatient Surgery	\$150	\$250	\$500	\$500
Telemedicine	\$25	\$25	\$25	\$25
Hospital Care	Plan 1	Plan 2	Plan 3	Plan 4
Hospital Admission (First Day) Limit to Number of Occurrences	\$500 1 day/year	\$1,000 1 day/year	\$1,500 1 day/year	\$1,500 1 day/year
Hospital Confinement (Daily) Maximum Number of Days	\$50 365 days	\$100 365 days	\$300 365 days	\$300 365 days
Intensive Care Unit Admission (First Day) Limit to Number of Occurrences	\$500 1 day/year	\$1,000 1 day/year	\$1,500 1 day/year	\$1,500 1 day/year
Intensive Care Unit Confinement (Daily) Maximum Number of Days	\$50 365 days	\$100 365 days	\$300 365 days	\$300 365 days
Short Term Disability	Plan 1	Plan 2	Plan 3	Plan 4
Monthly Benefit Amount Benefit period: 6 months Waiting period: 14 days	N/A	N/A	N/A	\$500



With MyEssentialCare you receive a direct payment.

Use it for deductibles, any out-of-pocket expenses or however you choose. Acceptance is **guaranteed!**



FEDERAL
LIFE

About Federal Life

For over a century, Federal Life remains as resilient and nimble as the day it began

Federal Life is a leading insurance business that has been protecting individuals and families with valuable products for over 125 years. Incorporated in 1899 and headquartered in the Chicago metropolitan area, Federal Life is proud of its longstanding tradition of financial strength*, stability and as an innovator in the industry. Federal Life is excited to deliver the next generation of accident & health, life and annuity products through innovative product design and risk management solutions for insurance and reinsurance clients.

Live your dreams. Leave a legacy.



* Federal Life carries an A- (Excellent) Financial Strength rating by AM Best

This is a summary of the available benefits under the group policy underwritten by Federal Life Insurance Company (Home Office, Lincolnshire, IL). Details of insurance, including exclusions, limitations, restrictions, and other provisions are included in the certificate of coverage issued. The coverage does not constitute comprehensive health insurance coverage and does not satisfy the requirement of the minimum essential coverage under the Affordable Care Act. Coverage not available in all states.



IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit HealthCare.gov online or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.