



**3000**

**NATIONWIDE COVERAGE  
BENEFITS SUMMARY**

**Worksite Benefits  
& Insurance, LLC**  
*Real Solutions Found Here*



# Supplemental Insurance Designed to Pay Cash to You Works with Any Health Plan

## Group Hospital Insurance



A hospital stay can be expensive.  
Are you protected?

EssentialCare Group Hospital Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

### How does Hospital Insurance work?

Hospital Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.\*

#### How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.

How you use the money is up to you!

#### A family member is admitted to hospital

Hospital Admission Benefit	\$1,500
Hospital Confinement Benefit (\$200/day x 2 days)	\$400
.....	
<b>TOTAL</b>	<b>\$1,900</b>

\*Payouts are estimates and not guaranteed. The examples shown may vary from the plan offering. Your individual experience may also vary. Benefits paid are determined based on individual situations. Terms, conditions, and exclusions apply. See full policy for details.

## ACCIDENT INSURANCE

Accidental injuries can happen anytime, anywhere, with one in five Americans seeking medical attention for injuries every year.<sup>1</sup> Help protect your employees from the financial impact of out-of-pocket medical bills with Accident Insurance.

### Accident Claim Examples

Broken Finger	\$850
Fractured Leg (no surgery)	\$3,750
Broken Forearm (no surgery)	\$3,725

DID YOU KNOW

57%

of Americans can't afford a \$1,000 emergency expense?

# DENTIST DIRECT

## Discount Dental, Vision, and RX

### DENTAL

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

**Preventive.** Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period.

**Basic.** Fillings, oral surgery, endodontics. Fee reduction of 20% to 60%. No waiting period.

**Major.** Crowns, bridges, dentures, and periodontics. Fee reduction of 20% to 60%. No waiting period.

**Deductible.** None.

**Orthodontia.** Children and adults. Fee reduction of approx. 20%.

**Specialists.** Fee reduction of 10% to 30% (or more).

**Maximum Benefit.** Unlimited



**Example**

Procedure	Typical Price	Discount Price	Savings	Discount %
White Filling	\$167	\$74	\$93	56%
Root Canal	\$934	\$505	\$459	48%

### VISION

#### Vision Services

- 71% of the working population requires some form of vision correction.
- 40,000+ participating providers nationwide
- 15% to 20% Discounts

### RX Savings

#### Rx Savings Examples

Prescription Drug Discounts – Up to 90% Savings <sup>1</sup>				
Medication	Typical Price	Discount Price	Savings	Discount %
Crestor	\$194.80	\$19.48	\$175.32	90%
Lexapro	\$116.60	\$23.32	\$93.28	80%
Nexium	\$236.27	\$61.43	\$174.84	74%

<sup>1</sup> Not applicable in all situations. Each scenario is case by case and does not constitute each situation.