

Frequently Asked Questions

- Q** *How do I save money with BenefitProtect?*
A Our benefit counselors will work to try to find policies and plan options that may be less expensive than your current premiums. In some cases we can find ways to save you money by packaging multiple products together.
- Q** *How do I know if I can use my preferred doctor or pediatrician with this program?*
A Depending on the product, BenefitProtect counselors have the ability to do a “physician look up” to see which doctors are in which networks. Some insurance plans offered by BenefitProtect allow you to go to any doctor through an “open access plan”.
- Q** *What carriers are available through BenefitProtect?*
A BenefitProtect only offers “A(-) rated” carriers by A.M. Best. Although carriers may vary from state to state, Benefit Protect offers insurance products from the following carriers: Assurant, Aetna, Humana, United Healthcare, and many more!
- Q** *Do I qualify with a pre-existing condition?*
A Some plans are available regardless of pre-existing conditions.
- Q** *Do I have to qualify medically?*
A Only for major medical. All other benefits are guaranteed to issue, even limited medical health insurance plans.
- Q** *Can I get coverage for my whole family?*
A Yes.
- Q** *Is there a waiting or qualifying period?*
A No.
- Q** *Can I get life insurance, vision or dental?*
A Yes.
- Q** *How can BenefitProtect help me if I live in New York, New Jersey, Washington, Massachusetts, Hawaii, Maine, Vermont or Rhode Island?*
A Although these states require individuals to apply directly with mandated carriers for major medical coverage, BenefitProtect can still offer other valuable products including guaranteed to issue limited medical insurance, life insurance, dental/vision insurance, accident/short term disability insurance and medical/Rx discount coverage.

Call **1.866.251.0689**

to connect with a benefit specialist.
www.BenefitProtect.com/CONSECO

Agents Insurance Guide



CONSECO®



BenefitProtect



www.BenefitProtect.com/CONSECO

Call 1 866 251 0689 today for details or a quote



Do you wish you had more health insurance options for you and your family?

BenefitProtect provides a one-stop shop for your health insurance needs. All benefits solutions are customized to meet your individual needs and budget.

You can expect:

- Access to customized solutions that can result in significant savings
- Many options to fit your budget
- One-on-one consultation with a licensed benefit counselor
- You choose the level of coverage that meets your individual needs



Sample Major Medical Health Insurance Rates:

	Plan A	Plan B	Plan C
Annual Deductible:	\$2,500	\$1,000	\$500
Monthly Premiums			
25 Year Old Male:	\$54.87	\$76.82	\$104.83
25 Year Old Female:	\$59.84	\$85.27	\$119.18
30 Year Old Male:	\$55.29	\$78.43	\$107.15
30 Year Old Female:	\$64.39	\$94.53	\$130.42
35 Year Old Male:	\$62.73	\$88.09	\$114.91
35 Year Old Female:	\$80.52	\$111.02	\$147.87
Annual Maximum:	\$100,000	\$100,000	\$100,000
Lifetime Maximum:	\$2,000,000	\$6,000,000	\$6,000,000

Plans are available with deductibles as low as \$500/year up to \$10,000/year. Plans vary by state and all options may not be available in all states. Major medical plans require individual underwriting prior to issuance of the policy. Premiums based on average May 2007 BenefitProtect policies.

Sample Limited Medical Health Insurance Rates:

	Basic Monthly Cost*	Enhanced Monthly Cost*	Premium Monthly Cost*
Agent	\$78.90	\$150.73	\$179.64
Agent + Spouse	\$154.51	\$282.45	\$329.78
Agent + Child	\$137.34	\$250.78	\$294.74
Family	\$216.78	\$387.80	\$449.68

*The monthly cost is a combined amount that includes insurance premiums, administrative costs and billing fees. Insurance Carriers vary by State.

Limited Medical Health Insurance:

- Covers the first \$100 spent at a doctor's office for up to 4 visits
- Includes Wellness Benefits
- Up to \$7400 reimbursed for first six days in hospital
- Plan includes Inpatient room & board misc. hospital benefits up to \$45,000 & \$99,750 for Enhanced & Premium Programs
- Includes limited hospital, surgical, intensive care and nursing coverage
- Plans pay up to \$100/\$200 on actual expenses on Emergency Care per occurrence
- Includes Prescription Drug coverage
- Base plan has \$10,000 worth of Accidental Death and Dismemberment Benefit coverage
- Available to spouse and children

Dental & Vision:

- NO CO-PAYS
- NO WAITING PERIODS
- Some plans cover braces
- Call for a quote

Short-Term Disability:

- Coverage from \$300 - \$3,000/month
- On or Off the Job
- Portable Coverage
- Spouse Coverage Available

BenefitProtect

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BenefitProtect is a licensed insurance agent for insurance and benefit programs. Products and insurance carriers available vary by state. Products and services are provided by BenefitProtect