

Sales Idea

Accident Insurance for Foreign Residents



Meet Ignacio & His Family

Ignacio, 37, is married with three children. He's a legal resident of the United States, and came here from Venezuela three years ago. Because of subsidy changes, he's no longer able to afford his Bronze plan through the ACA marketplace.

- He chooses a short-term medical plan through the private market
- Even after this coverage, he's exposed to high medical costs after an injury
- His savings wouldn't be able to cover his entire deductible

Ignacio purchases an **Accident Insurance Base Plan** with family coverage to supplement his other coverage.



Choose

Ignacio makes a smart choice for his family and peace of mind.

Total Premium
\$25.⁷⁰/mo.
for the Base Plan
with 24-Hour Coverage



Use

Ignacio's oldest son is hiking with friends when he tears his ACL. He was:

- Driven to the nearest urgent care
- Examined by the doctor and an X-Ray taken
- Referred to an orthopedic surgeon and has an MRI
- Diagnosed with a torn ACL
- Operated on with anesthesia
- Seen for follow-up doctor visits
- Given a steroid shot
- Prescribed crutches for several weeks
- Seen for 6 physical therapy sessions

Ignacio filed his claims online and cash benefits were directly deposited into his bank account.



Claim

Ignacio's accident claim for his son pays his family cash benefits for the following:

Initial Accident Treatment (urgent care visit)	\$75
X-Ray	\$45
Diagnostic Exam (MRI)	\$150
Surgical Repair of Ligament	\$500
Follow-Up Treatment (2 per accident)	\$100
Pain Management (steroid injection)	\$50
Appliance Rental (crutches)	\$75
Rehabilitative Therapy (6 per accident)	\$180

Total Benefits Paid \$1,175

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