



# **Supplemental Insurance**

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The Bullock Agency

## Supplemental Insurance Benefits



When Benefits Matter

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## *Is Health Insurance Enough?*

Health insurance plans are designed to cover the direct costs of treating illness or injury. That includes paying the doctors, hospitals, and clinics. You may be left with deductibles, co-pays, and the annual out-of-pocket max. In addition, there are many non-medical costs associated with your recovery such as transportation for treatments, childcare, and lost income from missed work. These unexpected costs can have a devastating effect on a family's finances. *This is why supplemental insurance complements any health insurance plan.* **The cash benefits of supplemental policies are paid directly to you and can be used for any purpose — from covering medical copays and deductibles to paying for everyday expenses such as the mortgage, groceries, and utilities...you decide how to use them.**

### ***Accident Insurance is a smart choice for:***

**\*Families with an active lifestyle**

**\*Your children while playing organized sports**

If you and your family are active, chances are, you're no stranger to a hospital emergency room. Even with medical insurance, a fall while bicycle riding or your child's sprained ankle at soccer practice can cost you a bundle in out-of-pocket expenses. Are you financially prepared for all the medical and non-medical costs of treatment and recovery from a serious injury?

***An example of how Accident Insurance works*** While Sue was hiking in a local park, she fell and tore cartilage in her knee. She went to the hospital emergency room for treatment and stayed overnight. The doctor gave her a brace and scheduled her for a follow up visit. See how Accident Insurance offset Sue's expenses:

<b><i>Ambulance</i></b>	<b><i>\$200</i></b>
<b><i>Hospitalization</i></b>	<b><i>\$1,000</i></b>
<b><i>Emergency Room</i></b>	<b><i>\$200</i></b>
<b><i>Knee Brace</i></b>	<b><i>\$100</i></b>
<b><i>X-Ray</i></b>	<b><i>\$40</i></b>
<b><i>Cartilage Tear Diagnosis</i></b>	<b><i>\$500</i></b>
<b><i>6 Follow-up visits</i></b>	<b><i>\$600</i></b>
<b><i>10 Physical Therapy Treatments</i></b>	<b><i>\$900</i></b>
<b><i>Wellness Benefit</i></b>	<b><i>\$100</i></b>

**Total Supplemental Cash Benefit    \$3,640 + Health Insurance = Now You Are Covered!!**

## **Cancer Insurance is a smart choice**

\*Lifetime risk of cancer 1 in 3 in U.S. Skin cancer 1 in 2

\*Anyone with a family history of Cancer

When you hear that you have cancer, you think about a lot of things. The one thing you shouldn't have to think about is "How am I going to pay for all of this?"

**Here is how Cancer Insurance works.** After receiving a cancer screening test, Mary was diagnosed with kidney cancer. Through her Cancer Insurance plan, Mary received payments for her diagnosis, treatment, transportation to the hospital, medication and follow-up screenings. Mary was able to get the financial support she needed during her recovery.

<b>First Occurrence</b>	<b>\$1,500</b>	<b>7 Doctor Visits</b>	<b>\$175</b>
<b>Second Surgical Opinion</b>	<b>\$200</b>	<b>MRI</b>	<b>\$100</b>
<b>Kidney Nephrectomy</b>	<b>\$2,970</b>	<b>4 Weeks Chemotherapy</b>	<b>\$1,200</b>
<b>Hospital Confinement</b>	<b>\$2,100</b>	<b>Transportation to Hospitals</b>	<b>\$1000</b>
<b>Cancer Screening/Wellness Benefit</b>	<b>\$100</b>	<b>Follow-up screening</b>	<b>\$100</b>

**Total Supplemental Cash Benefit    \$9,445 + Health Insurance = Now You Are Covered!!**

## **Critical Illness Insurance is a smart choice**

\*Lifetime risk of heart attack or stroke is 50% in the U.S.

Critical Illness Insurance complements your medical plan — no matter what type of coverage you have, the plan pays you cash benefits based on each eligible diagnosis such as a heart attack, stroke, or cancer. There are benefits for up to 33 covered illnesses, as well as offers a benefit for reoccurring conditions.

**Here is an example of how Critical Illness Insurance works** Bob suffers a heart attack and receives a cash payment of \$10,000 from his Critical Illness plan. Four years later he was diagnosed with cancer and receives an additional payment of \$10,000 from his plan. During both of these illnesses, his plan provided financial support to cover a variety of expenses, such as mortgage and car payments, while he recovered.

<b>Condition</b>	<b>Formula</b>	<b>Benefit</b>
<b>Heart Attack</b>	<b>100% of covered benefit X \$10,000</b>	<b>\$10,000</b>
<b>Cancer</b>	<b>100% of covered benefit X \$10,000</b>	<b>\$10,000</b>
<b>Wellness Benefit</b>		<b>\$100</b>

**Total Supplemental Cash Benefit                                    \$20,100 + Health Insurance + Now You Are Covered!!**

## ***Hospital Indemnity Insurance is a smart choice for:***

**\*Planning an addition to your family?**

**\*Those seeking additional financial support when hospitalized**

If you become seriously ill or injured, it's likely you will have a hospital stay. It may be a little scary, as well as expensive. If you became hospitalized, could you manage all these expenses from your savings? Hospital Indemnity Insurance supplements your medical plan — no matter what type of other coverage you have. You receive cash benefits based on your covered sickness or injury, treatments and services.

***Here is an example of how Hospital Indemnity Insurance works*** Jane became ill and was admitted to the hospital. She had emergency surgery and was there for two days while recovering. Her Hospital Indemnity Insurance paid her a \$3,000 cash benefit which helped offset her hospital expense.

<b><i>Hospitalization</i></b>	<b><i>\$3,000</i></b>
<b><i>Wellness Benefit</i></b>	<b><i>\$100</i></b>

**Total Supplemental Cash Benefit    \$3,100 + Health Insurance = Now You Are Covered!!**

**Keep in mind that each policy offers a \$100 wellness benefit per person, per year. Ask your Bullock Agency representative how these wellness benefits can help your family every year!**