

Your Guide to

Health Benefit Insurance

Here's how Health Benefit Insurance helps bring you financial protection



BENEFITS PAID DIRECTLY TO YOU

Health Benefit Insurance policy benefits can be used however you wish, including helping you pay your household living expenses, as well as deductibles and co-pays.



HOSPITAL & DOCTOR COVERAGE

Health Benefit Insurance plans pay set amounts of cash in the event you end up hospitalized or need to see a doctor.



SUPPLEMENTAL MEDICAL BENEFITS & SERVICES

Health Benefit Insurance plans provide supplemental benefits such as accident coverage in the event you have an accident, or telemedicine so you can talk to a doctor 24/7.



EVENT

HEALTH BENEFIT INSURANCE

BENEFIT



Hospitalized or See a Doctor



Submit A Claim



Paid to You

SUPPLEMENTAL MEDICAL INSURANCE



Diagnosed with a Covered Critical Illness or Experience a Covered Accident



Submit A Claim



Paid to You

NON INSURANCE SUPPLEMENTAL HEALTH PRODUCTS



Maximize Your Benefits



Contact a Provider



Speak with a Doctor or Negotiate Your Bills

Frequently Asked Questions

What is Health Benefit Insurance (HBI)?

Health Benefit Insurance is a health insurance plan that offers financial protection for commonly needed medical services, including hospital and doctor benefits. When you experience a covered medical event, health benefit insurance pays a set fee, directly to you or a provider designated by you.

What is Supplemental Insurance?

Supplemental Medical Insurance adds a layer of protection to your medical insurance by paying a set amount when you experience an accident or critical illness covered by the plan. Supplemental Medical Insurance plans are designed to work as a complement to your major medical insurance (Obamacare or short term health plans) or Health Benefit Insurance plans.

How soon can I use my coverage?

Most of your benefits are available on your effective date, however, review your plan brochure for any applicable waiting periods.

What is the difference between Supplemental benefits and HBI benefits, and can they be used together?

You receive your supplemental insurance benefit when you receive a covered diagnosis. You receive your HBI benefit when you go to the hospital or a doctor for treatment of that diagnosis.

Can I use my HBI plan for preventative care services, like annual exams, prescriptions, tests and screenings?

No, however, you may speak with a doctor at any time, and as often as you'd like with one of our Telemedicine vendors, such as Teladoc. Talk to a variety of licensed healthcare professionals who can diagnose many health issues like cold & flu symptoms, allergies, ear infection, rashes, skin problems and so much more.

If I use my HBI benefit for one event, am I covered for subsequent events?

In most cases yes, HBI plans provide coverage you per event. However, sometimes maximums are per event, per day, per year. Refer to your plan brochure for specifics.

What if I obtain insurance from my employer plan?

Employer plans often have higher out-of-pocket costs and deductibles, which your HBI plan can help provide more financial protection from. HBI plans can be used in conjunction with a major medical plan, and can help cover your out-of-pocket costs.

Questions? Call and speak with one of our licensed agents at **877-353-0962**

✉ Email or  Chat

www.agilehealthinsurance.com

Health Benefit Insurance makes cash payments to the insured in the event of a covered medical incident. Health benefit insurance is comprised of fixed indemnity and supplemental insurance products and non insurance supplemental health products/services. Health Benefit Insurance is not major medical insurance. It does not cover pre-existing conditions nor illness and medical events caused by pre-existing conditions, and does not meet the minimum essential coverage under the Affordable Care Act. If you do not have an ACA health plan, you may be subject to the ACA's Shared Responsibility Tax.