



# WELLFLEET

a Berkshire Hathaway Company

## ACCIDENT INSURANCE

Accident Insurance pays benefits for injuries and expenses associated with a covered accident. From stitches to broken bones, concussions and dental injuries, this coverage provides you and your family with an and can be used however you want.

- No health questions asked
- Option to cover your spouse & children
- Annual \$50 Health Screening Benefit per covered individual
- Expansive plan covers a variety of accidents & related treatments, such as: Ambulance, x-rays, hospital & ICU admission, broken bones, burns, chiropractic care, outpatient surgery & accidental death benefit

### How it works

Let's say you carry the Wellfleet Accident low plan and are in a car accident, which requires a trip to the emergency room (\$100), via ground ambulance (\$200), where you are x-rayed (\$50) and treated for a broken leg (\$2,500). You would receive a total benefit of \$2,850.



Scan the QR code to view the full benefit summary.

## CRITICAL ILLNESS INSURANCE

Critical Illness Insurance pays a lump-sum benefit following the diagnosis of a critical illness, such as a heart attack, cancer, or stroke. This coverage complements your core medical insurance by helping to cover unexpected out-of-pocket expenses and features built-in flexibility that allows you to select the coverage level that meets your family's unique needs. Benefits are paid directly to you and can be used however you like, from medical bills to student loans and childcare.

- No health questions asked
- Ability to elect up to \$30,000 in coverage
- Option to cover your spouse & children
- Annual \$100 Health Screening Benefit per covered individual
- Robust plan covers a range of critical illnesses, such as: Heart attack, stroke, cancer, coma, paralysis, ALS, Parkinson's, advanced dementia, cerebral palsy & Infectious disease such as Covid-19.

### How it works

If you elect \$30,000 in coverage and later receive a cancer diagnosis, you would receive a \$30,000 lump-sum benefit to be used however you like. If you then had a heart attack or your cancer came back after the minimum amount of time outlined in your policy, you would receive another \$30,000 benefit.



Scan the QR code to view the full benefit summary.

## HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance pays you directly for covered accidents or sicknesses associated with a hospitalization. This includes admission to and confinement in the hospital and Intensive Care Unit (ICU). Benefit proceeds can be used however you want—from out-of-pocket medical expenses to your mortgage or regular bills—it's up to you.

- No health questions asked
- Option to cover spouse & children, including newborns
- Featured coverages include: Hospital admission & confinement, ICU admission & confinement, and Newborn Hospital admission & confinement.

### How it works

For this example, you carry the Hospital Indemnity low plan and are admitted to the ICU (\$1,500). You spend five days (\$750) in the ICU and then three days (\$450) in general hospital care, before being discharged. You would receive a \$2,700 benefit.



### Questions?

Contact your plan administrator to learn more about the offered coverage.

Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance are limited benefit policies. They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract.

Wellfleet Workplace Benefits provides limited benefits and is not a substitute for mandated ACA healthcare coverage. Like most supplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not be available in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as noted in the policy and proposal. Wellfleet is the marketing name used to refer to the insurance and administrative operations of Wellfleet Insurance Company, WellfleetNew York Insurance Company, and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC. Product availability is based upon business and/or regulatory approval and may differ among states. ©2024 Wellfleet Group, LLC. All Rights Reserved.

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