

NEW ERA HOT BUTTONS

- **Low or No annual deductible**
- **Offers 3 Benefit Options (Customizable to meet your budget)**
- **Average 30% to 60% savings on premium**
- **First dollar coverage- 20 Doctors office visits per year per person**
- **Plan pays for outpatient tests like blood tests, MRI's, pap smears, x-rays, etc.**
- **Best national PPO network called Multi Plan P.H.C.S. - choose your own doctors, clinics and hospitals**
- **Annual wellness check**
- **Plan pays toward Emergency Room & Urgent Care**
- **Benefits available for Outpatient Surgery (Deductible waived if under anesthesia)**
- **Cancer, ground or air ambulance, skilled nursing, mental illness, and chemical dependence rehab benefits are included at no additional cost**
- **Per Day Hospital Benefits**
- **TelaDoc feature allows you to call in and talk to a doctor at no cost who can phone in a prescription to your local pharmacy without an office visit!**
- **Optional Critical Illness & Accident Coverage**
- **Guaranteed renewable with low rate increases**