



www.ACAHealthSupplement.com

A supplemental health insurance product designed to reduce the members overall health insurance premiums and reduce the individual exposure to out-of-pocket medical expenses. The plan is designed to mirror the members major medical plan and pays based on the primary healthcare plans eligible expenses.

Policy Features:

- Policy Pays for Pre-Existing Conditions
- 2. Policy is Guarantee Issue
- 3. Policy has no Waiting Period
- Healthcare Provider Files the Claim and is Paid Directly by MWG
- 5. Annual Benefit Amounts from \$4,000 to \$6,000 Per Member



Standard Covered Services 1

- Inpatient Physicians & Facilities
- Maternity Services
- Emergency Room Services
- Outpatient Physicians & Facilities
- Outpatient Surgeries
- Home Healthcare
- Mental & Behavioral Health Services
- Substance Abuse Treatment
- Dependent Pregnancy
- HSA Compatibility

- Labs, X-rays, Testing, Pathology
- Major Diagnostic & Imaging
- Physical Therapy
- Chiropractic Services
- Ambulance Services
- Durable Medical Equipment
- IV Therapies & Infusions
- Chemo & Radiation Therapy
- In-Office Physician Procedures
- No Exclusion for Pre-Existing Conditions

Non-Covered Services 1

- Office Copays/Physician Consult Fees
- X Rx Copays: Tier 1, 2, 3 & 4

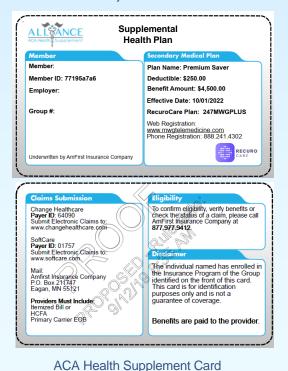
- Services Excluded from Major Medical
- Preventative Wellness Services (Covered by Major Medical)

Claims Process Overview

1) Present Both Cards at Providers Office



Major Medical Card



2) Provider Claims Process

Provider files Claim with United Healthcare (Primary)



United Healthcare sends Provider Payment and Explanation of Benefits



Provider files Claim with Morgan White Administrators



Morgan White
Administrators sends
payment to Provider and
EOB Statement to Member

3) Morgan White Member Portal

How to Register:

Go to: my.mwadmin.com/Register Group#

For benefits, eligibility or claims call 1-888-888-2519

Step 1

- 1. Enter a **Username**
- Provide a Valid Email Address
- Create a Password

Click "Continue to Step 2" button.

Step 2

- 1. Enter your Last Name
- 2. Enter your **Date of Birth**
- Enter either the last four digits of your Social Security number, or the Smart ID found on your ID Card.

Click "Next" button to continue to the Dashboard





AmFirst Insurance Company Pricing: Ages 18-64

Type Coverage	\$1,000 CYD <u>\$4,000 Benefit</u>	\$1,500 CYD <u>\$4,000 Benefit</u>	\$2,000 CYD <u>\$4,000 Benefit</u>	\$1,000 CYD <u>\$6,000 Benefit</u>	\$1,500 CYD \$6,000 Benefit	\$2,000 CYD <u>\$6,000 Benefit</u>
-	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Member	\$129.15	\$117.65	\$96.95	\$159.25	\$144.44	\$117.78
Member + Spouse	\$239.05	\$211.17	\$171.17	\$299.25	\$263.55	\$212.32
Member + Child(ren)	\$222.59	\$194.87	\$154.84	\$278.27	\$242.75	\$191.47
Family	<u>\$330.28</u>	<u>\$287.48</u>	<u>\$225.69</u>	<u>\$415.48</u>	<u>\$360.75</u>	<u>\$281.74</u>

^{*}Alliance ACA Health Supplement Rates Include Association Dues, Trust Fees, Telemedicine, GoodRx

*Available States:

AL, AR, AZ, DE, FL, GA, IA, IL, LA, KS, KY, MS, MT, OK, RI, SC, WV

*Pending States:

AK, CO, IN, MD, MI, NC, OH, TN, TX, MI, MO, NV, UT

^{*}Add 3% to Alliance ACA Health Supplement Premiums When Using A Credit Card Payment. No Additional Fee for ACH Bank Draft.





Standard Life Insurance Company Pricing: Ages 18-64

Type Coverage	\$1,000 CYD <u>\$4,000 Benefit</u>	\$1,500 CYD <u>\$4,000 Benefit</u>	\$2,000 CYD <u>\$4,000 Benefit</u>	\$1,000 CYD \$6,000 Benefit	\$1,500 CYD \$6,000 Benefit	\$2,000 CYD \$6,000 Benefit
-	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Member	\$133.78	\$121.77	\$100.15	\$165.21	\$149.74	\$121.90
Member + Spouse	\$248.54	\$219.43	\$177.66	\$311.41	\$274.12	\$220.63
Member + Child(ren)	\$231.35	\$202.40	\$160.61	\$289.49	\$252.41	\$198.86
Family	<u>\$343.81</u>	\$299.12	<u>\$234.59</u>	<u>\$432.77</u>	\$375.63	<u>\$293.12</u>

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*Available States: CA, CT, WI

*Pending States: HI, MA, OR, WY

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