

CoreAssistSM

Supplemental medical expense rider for Group Healthcare Indemnity insurance offered by 5Star Life Insurance Company.

Protection from costly insurance gaps

When individuals need to receive medical care, out-of-pocket costs don't have to be painful. Even with comprehensive medical insurance, an employee might face gaps that could lead to substantial out of pocket medical expenses. Most medical plans have deductibles, co-insurance, and other first dollar expenses that the employee is required to pay before the plan provides benefits. These incremental costs can add up and may even keep individuals from seeking care when they need it.

CoreAssist is designed to help reduce out-of-pocket medical expenses for covered events under the employee's major medical insurance plan. It works by 'syncing' with the primary health insurance plan, providing coverage for deductibles, copays, and coinsurance that the primary plan does not cover. Partnering with their primary health insurance, CoreAssist can lessen the financial pain of the healthcare experience and can help the employee get on the road to recovery.

What's covered with CoreAssist

Covered events (may vary based on employer selection):

- Inpatient services
- Outpatient services
- Office visits
- Ambulance
- Hospitalization confinement
- Prescriptions
- Diagnostics
- ER and urgent care visits

How the benefit works

Dawn's employer recently made changes to the employee's medical plan due to the rising costs of healthcare. This biggest change was moving from a \$1,000 to a \$5,000 deductible. While this provided savings for the company, they implemented the CoreAssist benefit with \$4,000 in total coverage to help offset the increase in out of pocket expenses.

This is good news because Dawn recently had an accident that required a hospital visit with claims totaling \$10,000. Let's see how the CoreAssist benefit helped her.

Hospital claim \$10,000		
Out-of-pocket cost without CoreAssist	CoreAssist benefit	Out-of-pocket cost with CoreAssist
\$6,000	\$4,000	\$2,000
Deductible: \$5,000 Coinsurance: \$1,000 Net cost: \$6,000		Deductible: \$5,000 Coinsurance: \$1,000 CoreAssist benefit: \$4,000 Net cost: \$2,000

Learn more

Discover how the 5Star Life CoreAssist rider provides meaningful coverage when it matters most. To learn more about its benefits and available options, connect with a member of the 5Star Life benefits team today.

Note: Supplemental Medical does NOT replace health insurance. It is only available if your employer/plan sponsor has a major medical plan in place.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Mail: PO Box 5005, Batavia, IL 60510-5005. Product not available in all states. Policy #: 5SHIPOL, 5SGAPR

