

MEDICAL, ACCIDENT, CRITICAL ILLNESS COMBINATION PLAN (MACI)

Male 39 / Female 39 / 2 Children
10K Accident & Critical Illness Benefit

EXAMPLE 1 MAJOR MEDICAL PLAN ONLY \$25 CO-PAY		EXAMPLE 2 MAJOR MEDICAL PLAN WITH MACI COMBO HIGH DEDUCTIBLE \$25 CO-PAY		EXAMPLE 3 MAJOR MEDICAL PLAN WITH MACI COMBO HIGH DEDUCTIBLE NO CO-PAY	
Deductible	\$1000	Deductible	\$5000	Deductible	\$5000
Office Visit (co-pay)	\$ 25	Office Visit (co-pay)	\$ 25	Office Visit	(No Co-Pay)
Premium	\$ 821	Premium	\$484.00	Premium	\$296.00
		Accident Plan	\$ 47.00	Accident Plan	\$ 47.00
		Critical Illness	\$ 46.88	Critical Illness	\$ 46.88
Total	\$821	Total	\$577.88	Total	\$389.88

TOTAL MONTHLY SAVINGS WITH MACI EXAMPLE 2: \$243.12

TOTAL MONTHLY SAVINGS WITH MACI EXAMPLE 3: \$431.12

Combining an Accident and Critical Illness policy with a higher deductible Major Medical policy, allows you to have a combined benefit plan that will greatly reduce your total medical insurance premium. In the event of an accident or critical illness, both the Accident and Critical Illness policies can be used to pay your higher deductible on your Major Medical plan. The Critical Illness plan may also provide funds to cover any additional out of pocket expenses or lost income that may occur due to a serious illness.

COMMISSIONS USING EXAMPLES ABOVE

Assuming 15% 1st Year commission on Major Medical plans
BASED ON ANNUAL PAYOUT

EXAMPLE 1		EXAMPLE 2		EXAMPLE 3	
Medical	\$1,477.80	Medical	\$ 871.20	Medical	\$ 532.80
		Accident	\$ 176.40	Accident	\$ 176.40
		Critical Illness	\$ 506.28	Critical Illness	\$ 506.28
Total	\$1,477.80	Total	\$1,553.88	Total	\$1,215.48

FOR AGENT USE ONLY - ACTUAL COMMISSIONS MAY VARY