

Highly flexible limited benefit medical program

HealthSelect offers a highly flexible, fixed-indemnity and accident medical insurance designed to help employees who have historically not been offered medical coverage to reduce their healthcare expenses. Our solutions are fully customizable for businesses of all sizes and employee populations – including hourly, part-time, seasonal, and high turnover employee groups – allowing your clients to create the benefits program that meets the budget needs of all their employees.

Offering coverage can help to reduce turnover and improve employee retention. And, access to coverage means healthier employees, which translates into better morale, and increased productivity.



Financial protection

Provides employees with cash benefits to help offset out-of-pocket costs for medical expenses related to covered accidents and serious illnesses.



Guaranteed issue

No medical questions asked at enrollment. Family member coverage is also available.



Easy to offer

Our services are designed to accommodate groups with high turnover. No employer contribution is required.



Competitive rates

Rates are based on group demographics by state, not-age rated. Allows employees in many situations access to coverage.

What is covered?

HealthSelect provides a set limit of benefits to help employees manage medical expenses arising from hospital visits, physician office visits, lab tests, and other health-related needs.



Inpatient



Outpatient



Prescription



Critical Illness



Accidental Death & Dismemberment



Supplemental Services*

About Ternian

Ternian Insurance Group, based in Phoenix, AZ, is a subsidiary of AXIS Capital. We use a consultative approach to design voluntary, limited benefit medical plans and other employee benefits coverages for your employees.

AXIS offers a broad portfolio of distinctive specialty insurance and reinsurance products that address the challenges of today's world. Our products are sold through our distribution partners, which include retail and wholesale brokers and designated managing general agents/underwriters (MGAs/MGUs) in the US and abroad.

AXIS Capital Holdings Limited maintains an "A+" (Strong) rating by Standard & Poor's and "A+" (Superior) rating by A.M. Best. Coverage is underwritten by a member company of the AXIS group of insurance companies. Coverage may not be available in all states and jurisdictions.

The HealthSelect limited benefit medical plan described in this document is not basic health insurance or major medical coverage. The HealthSelect plan is comprised of a package of group insurance policies which are issued on a separate and non-coordinating basis and include inpatient hospital fixed indemnity; outpatient accident-only; critical illness; and Accidental Death and Dismemberment.

* THE SERVICES DESCRIBED ABOVE ARE NOT INSURANCE AND ARE NOT PROVIDED BY AXIS INSURANCE COMPANY.

HealthSelect Plan Designs Limited Benefit Medical Insurance Plans

Benefit	Plan 1	Plan 2	Plan 3
Inpatient¹			
Hospital Confinement benefit			
Day 1	\$1,000 per day x 1 day	\$1,000 per day x 1 day	\$1,500 per day x 1 day
Days 2+	\$500 per day x 4 days	\$1,000 per day x 9 days	\$1,000 per day x 9 days
Surgery benefit (incl. maternity)	\$1,000 per day x 1 day	\$1,000 per day x 1 day	\$2,000 per day x 1 day
Anesthesia benefit	\$250 per day x 1 day	\$250 per day x 1 day	\$500 per day x 1 day
ICU benefit	N/A	N/A	\$1,000 per day x 60 days
Outpatient¹			
Physician office visit			
Pre-pay ²	\$10	\$10	\$10
Benefit amount	\$70 per day x 5 days	\$85 per day x 5 days	\$85 per day x 10 days
Accident benefit (maximum per year)	\$5,000	\$10,000	\$10,000
Benefit % payable	70% U&C	80% U&C	80% U&C
Deductible per accident	\$0	\$0	\$0
Emergency Room (Sickness) benefit	\$150 per day x 1 day	\$200 per day x 2 day	\$250 per day x 2 day
Surgery benefit	N/A	\$1,000 per day x 1 day	\$1,500 per day x 1 day
Anesthesia benefit	N/A	\$250 per day x 1 day	\$375 per day x 1 day
Diagnostic, X-ray, Lab benefit			
Class I: Laboratory – blood work, CMP, lipid panel, ECG, Pap/PSA, urinalysis and all other lab tests	\$30 per day x 2 days	\$50 per day x 2 days	\$50 per day x 4 days
Class II: Radiology, ultrasound, mammogram, sonogram, angiogram	\$60 per day x 2 days	\$100 per day x 2 days	\$125 per day x 2 days
Class III: Imaging CT, PET	\$150 per day x 1 day	\$200 per day x 1 day	\$200 per day x 1 day
Class IV: Other diagnostic tests – endoscopy, bronchoscopy, colonoscopy (without biopsy), MRI	N/A	\$250 per day x 1 day	\$500 per day x 1 day
Critical Illness / AD&D¹			
Critical Illness maximum benefit (per year)	\$5,000	\$10,000	\$15,000
Cash payment for 10 covered conditions	Cancer, renal failure, heart attack, stroke, major organ transplant, Multiple Sclerosis, coronary artery bypass surgery, Alzheimer's, ALS, terminal illness		
AD&D benefit			
Employee	\$10,000	\$15,000	\$15,000
Spouse	\$5,000	\$5,000	\$5,000
Children	\$1,000	\$1,000	\$1,000
Prescription³			
Retail			
Generic/preferred brand co-pay		\$10/\$30	\$10/\$30
Mail order			
Generic/preferred brand co-pay	Discount only	\$30/\$90	\$30/\$90
Maximum benefit (per month) Individual/family		\$100/\$200	\$200/\$400
Supplemental Assistance*			
Teladoc: unlimited telephonic doctor visits SupportLinc Employee Assistance Program First Health PPO Network discounts Prescription Discount Program	Included	Included	Included
Sample Monthly Rates			
	Plan 1	Plan 2	Plan 3
Employee only	\$52	\$118	\$162
Employee + 1 dependent	\$115	\$253	\$350
Employee + family	\$166	\$370	\$510

Additional Plan Details

Employee eligibility:
Employee eligibility is defined by the employer.

Individual underwriting:
None. Guaranteed issue with no medical questions or evidence required.

Coverage availability:
Not available in all states.

Issue ages:
Employee/spouse – ages 18 through 64
Dependent child – to age 26

Minimum group size:
Twenty (20) enrolled employees/owners required to initiate coverage.

AD&D benefit reductions:
At age 70-74, benefit reduces to 65% of original face amount.
At age 75-79, benefit reduces to 40% of original face amount.
At age 80+, benefit reduces to 20% of original face amount.

Pre-existing condition limitations – vary by state (coverage/treatment) in months unless otherwise stated
Hospital Indemnity Inpatient Medical: 6/12; 6/12/18; 12/12; 90 day/90 day; None
Critical Illness: 90 day/12; 6/6; 6/12/18; 6/24; 12/12; 12/24

NOTICE
THIS INSURANCE PROVIDES LIMITED BENEFITS. LIMITED BENEFITS PLANS ARE INSURANCE PRODUCTS WITH REDUCED BENEFITS AND ARE NOT INTENDED TO BE AN ALTERNATIVE TO OR INTEGRATED WITH COMPREHENSIVE COVERAGE. FURTHER, THIS INSURANCE DOES NOT COORDINATE WITH ANY OTHER INSURANCE PLAN. IT DOES NOT PROVIDE MAJOR MEDICAL OR COMPREHENSIVE MEDICAL COVERAGE AND IS NOT DESIGNED TO REPLACE MAJOR MEDICAL INSURANCE. THIS INSURANCE IS NOT MINIMUM ESSENTIAL BENEFITS AS SET FORTH UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE ADDITIONAL PAYMENT WITH YOUR TAXES.

¹ The inpatient hospital fixed indemnity, outpatient accident-only, critical illness and AD&D benefit plans are underwritten by AXIS Insurance Company. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.

² The office visit pre-pay is a service through the First Health PPO Network.

³ Prescription benefits are underwritten by an A.M. Best Rated Carrier.

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