



The InPocket Plan is *secondary insurance* that fills the holes in your primary insurance!

Plan Features

- Guaranteed issue (no health questions)
- Pre-existing conditions covered
- Enroll anytime (with an easy 4-step process)
- No waiting period
- Telemedicine included (\$0 Copay)
- Provider files the claims
- Calendar year benefits
(deductible and benefit reset every January 1st)



Guarantee Issue
No health questions



Family Coverage
With no waiting periods



Enroll Anytime
Not limited to ACA timing

Coverage Overview

Calendar year benefits of \$4,000 or \$6,000
Deductibles between \$1,000 and \$2,000

Covers everything applied to the ACA major medical plan deductible and coinsurance except for: professional fee in the doctor's office, prescription drugs, and services excluded by the ACA major medical plan.

STANDARD COVERED SERVICES	
✓ Inpatient – Physicians & Facilities	✓ Labs, X-rays, Testing, Pathology
✓ Maternity Services	✓ Major Diagnostic & Imaging
✓ Emergency Room Services	✓ Physical Therapy
✓ Outpatient – Physicians & Facilities	✓ Chiropractic Services
✓ Outpatient Surgeries	✓ Ambulance Services
✓ Home Healthcare	✓ Durable Medical Equipment
✓ Mental & Behavioral Health Services	✓ IV Therapies & Infusions
✓ Substance Abuse Treatment	✓ Chemo & Radiation Therapy
✓ Dependent Pregnancy	✓ In-Office Physician Procedures
✓ HSA Compatibility	✓ No Exclusion for Pre-Existing Conditions

NON-COVERED SERVICES
✗ Professional Fee in Doctor's Office
✗ Services Excluded from Major Medical
✗ Rx Drugs



BROKER SERVICES
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