



**Let's Get You the Additional Insurance You May Need**

## Welcome!

**GetHealthInsurance Private Exchange is available to you through MBO Partners.**

This private exchange is offered to help you select and enroll in additional insurance coverage you may need. GetHealthInsurance Agency is an affiliate of UnitedHealthcare. Our private exchange includes a variety of products from multiple carriers in various geographical locations to help you find the right fit for you and your family.\*

In this booklet, you'll find general information about what plans may be available to you. Please note that none of the plans offered herein satisfy Affordable Care Act requirements. Visit your state and local exchanges for ACA-compliant coverage.

If you have questions, we're here to help. We want to make choosing new coverage as easy as possible and can explain the differences between your options.


Sincerely,  
GetHealthInsurance Agency  
Private Exchange


Sincerely,  
MBO Partners

\* No contributions are being made to the insurance program by MBO Partners. Associate participation in the Private Exchange is completely voluntary. MBO Partners does not endorse any specific plans through the Private Exchange and receives no consideration in connection with the insurance program.

## GetHealthInsurance Private Exchange is here to help.

Trying to find the right health care coverage for you and your family can be overwhelming. We're here to help make that process simple and easy. Our private exchange provides health care coverage options, including:

 Short Term Health Insurance


 Dental Insurance

 Vision Insurance

 Fixed Indemnity hospital and doctor Insurance

 Critical Illness

 Accidental Insurance

 Term Life Insurance

 Travel Medical

Our specially trained, insurance licensed Product Advisors will guide you through each step in finding the best options for your needs. We will also assist with changing or updating your coverage in the future, should your situation change.

**Plans offered are not designed as employer-sponsored coverage. Plans offered are individual market plans.**



### Discover coverage options that are right for you.



First, talk with one of our insurance licensed Product Advisors. They'll get to know you and understand your needs.



Then we'll work together to find the best coverage fit.

### Let us help you get started.



**Over the phone** — Our dedicated team of licensed Product Advisors are available by phone. Call toll-free 1-800-317-4048, TTY 711, 8 a.m. to 8 p.m. EST, Monday thru Thursday, 8 a.m. to 6 p.m. EST, Friday, and 9 a.m. to 3 p.m. EST, Saturday.



**Go online** — You can also use [gethealthinsurance.com/mbo](https://gethealthinsurance.com/mbo) to shop online.

## Your health coverage options.

**Your life is unique and it only makes sense that your insurance needs are unique, too.**

That's why our private exchange offers a variety of insurance plans and options — because you should have the freedom to choose the coverage that meets your needs and your budget.



## Medical Insurance Plans

**When you're looking for medical insurance, it's a good idea to take a look at all the angles.**

You want coverage that works with your lifestyle, helps you get the best care possible, and fits with your financial picture. Our private exchange offers a wide range of plans and diverse networks of doctors, clinics, and hospitals across the nation.

### Different Plans, Different Needs

Our private exchange offers: **Short Term Health Insurance.**



Short Term Health Insurance, while still a comprehensive health plan, is not considered minimum essential coverage under the ACA. It is designed to help cover you for emergencies and the unexpected illnesses over a short period of time.



Affordable Care Act (ACA) health insurance plans are designed to be the total package — offering coverage for almost every aspect of your health care. This coverage is available directly through your State or Local Exchange, not via GetHealthInsurance.

Additional details on each medical insurance option can be found in this booklet. Our licensed advisors are also available to examine your current situation and needs and help recommend the best fit for you and your family.

## Short Term Health Plans

Short Term health insurance, sometimes called Term health insurance or Temporary health insurance, can be an affordable option designed to bridge gaps in your health care coverage during times of transitions.

### Flexible and Fast

We know that your life and your family's life can change quickly. Short Term medical insurance plans provide flexibility and allow you to:

- ✓ Start your coverage fast, as soon as the next day in many cases
- ✓ Drop your coverage without penalty if you find you no longer need the coverage
- ✓ Choose from a range of available coverage levels

We offer a variety of Short Term health plans with multiple carriers to give you choices that fit your needs.

### Short Term Perks

- ✓ Low premiums from a choice of carriers in most areas
- ✓ A variety of plans with different benefits = choice of costs
- ✓ Deductible options
- ✓ Coverage available year round
- ✓ Quick and simple application process





## Dental and Vision Insurance Plans

Most health plans do not cover common dental and vision expenses. Make sure you and your family are covered for all your needed, routine care. **Our private exchange offers high quality dental and vision coverage options.**

### Dental Insurance<sup>1</sup>

Dental insurance is designed to offer you coverage for common dental care issues and to help you budget for dental services at all levels: preventive, basic, and major.

Our private exchange can help you and your family secure the level of dental coverage that's right for you.

#### Dental Benefits Provide Comprehensive Coverage For:

- ✓ **Preventive care** like routine cleanings and X-rays
- ✓ Coverage for **basic services** like fillings or emergency treatment for dental pain
- ✓ And **major services** like root canals



### Vision Insurance<sup>1</sup>

Vision insurance is designed to help you cover and budget for ongoing vision care expenses. We offer vision plans with significant cost savings, a broad and diverse provider network and freedom of choice on eyewear.

#### Vision Benefits Include:

- ✓ Routine eye exams
- ✓ Coverage choices – a plan for glasses or contacts, or a plan for both glasses and contacts
- ✓ A national network of providers
- ✓ No waiting periods
- ✓ Any age covered
- ✓ Laser eye surgery and hearing aid discounts



<sup>1</sup> Underwritten by Golden Rule Insurance Company.

## Supplemental Plans

### Because Your Insurance Needs Are Unique

Insurance needs vary depending on your age, interests and stage of life. That's why our private exchange offers a variety of supplemental plans, so we can help you get the coverage that best meets your needs at any given time in your life.

### The Unexpected

No one expects something to happen to them, but when it does, these plans can help with medical costs or help cover other out-of-pocket expenses you may have.



### Fixed Indemnity hospital and doctor Insurance

Hospital and doctor fixed indemnity insurance, also known as fixed-benefit insurance or fee for service insurance, pays a set amount of money when you receive specific covered medical services. The cash benefits paid can serve as a financial boost to help you deal with those medical expenses.

Fixed indemnity insurance can help ease some of the complications and uncertainty involved in paying for certain health care expenses.

### Fixed Indemnity Benefits May Include:

- ✓ Set benefit paid for covered services
- ✓ Amount paid per service is the same regardless of provider
- ✓ No out-of-pocket deductible to pay before receiving benefits
- ✓ Insurance that is available year round
- ✓ Coverage possible for the entire family and renewable



#### TIP:

You can bundle several plan options to customize your coverage and secure the insurance you need.

Our licensed advisors can help examine your needs and recommend the best fit for you and your family.

## Critical Illness Insurance<sup>1</sup>

Critical Illness insurance, also known as Critical Care insurance or Critical Illness coverage, pays a lump sum cash benefit directly to the policyholder in the event of a qualifying serious illness.

If you're not prepared, getting sick can be risky not just to your health, but to the financial situation of you and your loved ones, too. Having a Critical Illness policy in place can help reduce the financial burden and lead to less stress during recovery.

### Critical Illness Plan Advantages

- ✓ **Tax Advantaged Benefit\***

You have a tax advantage with your Critical Illness coverage. Typically, money received from Critical Illness insurance is not taxable.

- ✓ **Simple Application**

Questions with "yes" or "no" answers for simplicity.

- ✓ **Flexible Funds**

Benefits are paid in a lump sum cash benefit. Use the money as you see fit to cover expenses.

- ✓ **Your Choice of Five Lifetime Maximum Benefits**

The choice of benefit level helps to give you control over the cost of your plan:

\$10,000, \$20,000, \$30,000, \$40,000, \$50,000

- ✓ **Combine Plans for Increased Coverage**

A Critical Illness plan can be purchased standalone or bundled with your existing health insurance plan(s). Combining multiple plan types can help you get the coverage that's right for you. Pair this plan with Short Term Medical, Dental, and Vision for a well-rounded package.

<sup>1</sup> Underwritten by Golden Rule Insurance Company.

\*Consult your tax advisor, restrictions may apply.



## Accident Insurance<sup>1</sup>

We've all heard the saying, "accidents happen," but planning ahead can help you feel prepared in the case of an unexpected injury. Accident insurance, also known as supplemental accident insurance or personal accident insurance, can help with those unanticipated medical costs that come with an accidental injury.

Consider an accident policy to help pay for the costs of care following injuries. Accidents do happen, but they don't have to drain your finances.

### What is covered by Accident Insurance?

Available plans pay for a number of common accidents, inpatient and outpatient services, and select surgical services, including:

#### Accidents Covered

- ✓ Burns
- ✓ Broken bones
- ✓ Concussions
- ✓ Dislocations
- ✓ Comas

#### Outpatient Services

- ✓ Ambulance – emergency
- ✓ Diagnostic testing
- ✓ Home health care
- ✓ Physical therapy
- ✓ Urgent care center

#### Inpatient Services

- ✓ Intensive care unit (ICU)
- ✓ Hospital emergency room
- ✓ Rehabilitation/extended care facility

## Term Life Insurance<sup>1</sup>

Would your family be financially secure in the event of your death? It's something no one wants to think about, but we should all be prepared for. Our private exchange offers term life insurance which can play a part in helping you protect your family's finances in your absence.

### Term Life Insurance Plan Advantages

- ✓ Lump-sum benefit paid upon your death
- ✓ Multiple terms and benefit levels to choose from
- ✓ No medical exam required\*
- ✓ Once issued, eligible for coverage until age 75



<sup>1</sup> Underwritten by Golden Rule Insurance Company.

\*Product is medically underwritten.



## Additional Insurance

Our private exchange can help you secure other insurance coverage you and your family may need, including coverage for:



### **Travel Medical Insurance (for international travel)<sup>2</sup>**

Cover medical expenses while you travel or when you are living abroad.



### **Trip Cancellation Insurance**

Cover trip cancellations, baggage delays and emergency medical treatment.



### **Telemedicine Options**

Avoid the waiting room with telemedicine at your fingertips.



### **Pet Insurance<sup>3</sup>**

Helps cover the costs of your pet's basic health care and other health concerns.

<sup>2</sup> Underwritten by International Medical Group.

<sup>3</sup> Underwritten by Pets Best.

## Let us help you get started.

**Toll-Free 1-800-317-4048, TTY 711,  
8 a.m. to 8 p.m. EST, Monday thru Thursday,  
8 a.m. to 6 p.m. EST, Friday, and**

**9 a.m. to 3 p.m. EST, Saturday.**

**Learn more online at  
[gethealthinsurance.com/mbo](https://gethealthinsurance.com/mbo)**

**We'll Help You Explore Your  
Insurance Options**

## Ready to enroll?

### Here's a check list of documentation you may need:

- ☐ **Social Security Number**  
(for each individual seeking health care coverage)
- ☐ **Proof of residency**  
(if the enrollee is not a U.S. Citizen or National)
- ☐ **Employer and income information**  
(including pay stubs, W-2 forms, or wage and tax statements)
- ☐ **List of current prescription medications**  
(medication name and dosage)
- ☐ **List of Doctors**  
(Primary Care Physician, Dentist, Optometrist)
- ☐ **Policy numbers for any current health insurance**  
(or information about job-related health insurance available to the family)