



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.

**nexben**<sup>TM</sup>

**Click Here to Contract**

**1-800-748-0368**

### 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