

AIU Holdings

A&H FlexAssure

Affordable Access to Essential Employee Benefits

from Accident & Health, a division of AIU Holdings, Inc.

A&H FlexAssure is not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Benefits and coverages may vary by state.



A&H FlexAssure

Affordable Employee Access to Medical Care

- A cost-effective employee benefit plan that will help to provide coverage for basic medical care, such as doctor's office visits, emergency room visits and hospital room and board, and prescription drugs
- Employer contribution option and 10 standard plans that are designed to balance employer resources with employee needs
- Expense-incurred benefit designs

A Better Solution For Your Client's Employee Care

At a time when nearly 56 million Americans lack access to basic medical care, employers are recognizing the value in providing access to such care for employees without it.¹ Now, Accident & Health offers a solution, providing employees with access to basic medical services without the costs of a major medical program.

A&H FlexAssure is a highly effective, limited benefit medical plan that provides your client's employees and their dependents with access to basic healthcare services at affordable premiums. The flexibility of our 10 standard plans allows employers to choose from a range of benefit amounts for basic inpatient services, outpatient services, and prescription drugs.

A&H FlexAssure also provides access to the nationally acclaimed Beech Street Provider Network, with over 500,000 individual practitioners and over 80,000 facility locations, including more than 4,500 acute care hospitals around the US to ensure local convenience for your client's employees. Most importantly, FlexAssure can help your client's employees better maintain a healthy well-being—so that they can function at their best while at the workplace.

Program Features

A&H FlexAssure pays limited reimbursement-based benefits for a covered injury or sickness. Available benefits include:

Inpatient benefits

- Room and board
- Surgeons' & anesthesiologists' fees
- Hospital miscellaneous

Outpatient benefits

- Physician office visits
- Outpatient surgery
- Diagnostic lab & radiology
- Emergency rooms

Prescription Drug benefits

- Insurance benefits for generic drugs
- Discount card for brand-name drugs
- Point-of-Service

Ancillary benefits are also available

- Dental
- AD&D / STD

Frequently Asked Questions About A&H FlexAssure

What is A&H FlexAssure?

A&H FlexAssure is an expense-based, limited benefit medical plan, providing a range of basic accident and sickness benefits for employees who might otherwise be excluded from employer-sponsored coverage.

How Does FlexAssure help employers and their employees?

With so many workers currently without access to basic medical care, A&H FlexAssure is designed to provide first dollar accident and sickness coverage for the most commonly occurring medical events.



How Much Flexibility Does A&H FlexAssure offer?

For ease in adoption and administration, A&H FlexAssure offers 10 different standard plans, each designed to cater to the employee benefits needs of companies of different sizes and industries. A&H FlexAssure can be further customized to provide the most flexible solutions available.

Who is the Network for the A&H FlexAssure program?

A&H FlexAssure provides accessibility to the Beech Street Network, one of the largest Provider networks in the nation.

Where Can I Obtain additional Information on A&H FlexAssures program?

For more details on A&H FlexAssure, contact your A&H Regional Office, or visit us at aiuholdings.com.

Strengths That Set A&H FlexAssure Apart

With our broad capabilities and customer-centered approach, clients are recognizing the appeal of A&H FlexAssure as their program-of-choice. Unique features that set A&H FlexAssure apart from other programs include:

- No pre-existing condition limitations
- No deductible requirements
- A nationally acclaimed Provider network availability without network steerage or penalties
- True point-of-service fully-insured prescription drug card
- Choice of either a billing or payroll deduction process
- An integrated system that is designed exclusively for limited medical administration

Building More Attractive Employee Benefit Packages

Advantages for Employers

A&H FlexAssure is designed for flexibility and value to meet the needs of all types of organizations, providing employers with:

- Choice of Coverage Designs – For ease in adoption and administration, FlexAssure offers 10 standard plans, each of which are designed to cater to the employee benefit needs of companies of different sizes and industries. For companies with a large number of employees, A&H FlexAssure can be further customized to provide the most flexible solutions available.
- Streamlined Administration – Our administrative know-how and cutting edge technology reduces costs and simplifies administration at every level, from supporting multiple enrollment methods to streamlining fulfillment and payroll deduction.
- Competitive Edge – FlexAssure offers an innovative way to improve a company's standard benefits package by extending coverage to all employees.

Advantages for Employees

- Access to Basic Healthcare – Providing benefits for basic medical services by paying for a portion of expenses incurred, with no deductibles and low co-pays for all standard plans
- Guaranteed Issue – A&H FlexAssure is offered on a guaranteed-issue basis
- Family Coverage Option – Employees may be able to insure their spouses and eligible dependent children
- A&H Plans are both HIPAA and COBRA compliant
- Other Valuable Features
 - Provider network through Beech Street
 - Prescription Drug Benefits with drug card network through Express Scripts
 - Responsive claims and customer service from an experienced service team

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FlexAssure—the Smart Solution for Employers and Employees

Affordable, customized insurance coverage with superior service and easy administration makes A&H FlexAssure a powerful benefit program that is highly valued by both employers and employees. To learn more about A&H FlexAssure and our extensive line of employee benefit and risk management programs, contact us or visit our Web site.

Accident & Health Division

Toll-Free Telephone

800.416.3797

E-Mail

aandh@aiuholdings.com

Internet

www.aiuholdings.com

Comprehensive Strength, Innovative SolutionsSM

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A&H FlexAssure pays limited reimbursement-based benefits for a covered injury or sickness.

¹ The Robert Graham Center. March 16, 2007. <<http://www.graham-center.org/x858.xml>>.

A&H FlexAssure is not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Benefits and coverages may vary by state. This document provides only brief descriptions of the coverages available. The Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each Policy, the Policies (C36050NUFIC et al and C36057NUFIC et al) shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. © 2009. AIU Holdings, Inc. All rights reserved. ABA1B_0804.038 03/09