

Epic™ Short-Term Major Medical

True 100% - NO Co-Insurance!

Predictable Out-of-Pocket Exposure - NO Balance Billing!

No ACA penalties - EZ Underwriting - Quick issue

Now's a great time to sell short-term!

The Facts

We have been marketing nationwide, short-term medical insurance since 1990. During all this time, we have never had a short-term plan which provides 100% coverage after a deductible of \$5,000 - \$8,000 or \$10,000. NO co-insurance. NO deductible if the supplemental accident benefit is purchased (thus NO deductible/100% for accidents). NO deductibles for immunizations, mammography, or prostate cancer screening. NO Balance Billing! Plus, much more!

Your Market

- Cheaper alternative to ObamaCare!
- Cheaper alternative to employer plan or COBRA!
- Perfect for:
 - a) Missed open enrollments
 - b) Between jobs
 - c) Waiting period for group insurance
 - d) Waiting for Medicare eligibility
 - e) Immigrants

State Availability & Coverage Durations!

Available in: AL, AR, AZ, FL, IN, KS, KY, LA, MS, NE, NV, OH, OK, SC, TN, WI, and WV

Plan Highlights

- Predictable out-of-pocket exposure!
- Preventive wellness coverage!
- Child immunizations!
- NO deductible for accidents (optional)!
- NO co-insurance (100%) after deductible!
- Prescription drug coverage (optional)!
- In & Out of hospital!
- Emergency room care!
- Outpatient services!
- Choice of EPIC PPO (Cigna PPO) or EPIC BASE (ANY Provider - reference-based pricing on claims)!
- NO Balance Billing (with either EPIC PPO or EPIC BASE)!
- A (Excellent) AM Best Rated Company!



Contact ISA with Questions or for a Quote!

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