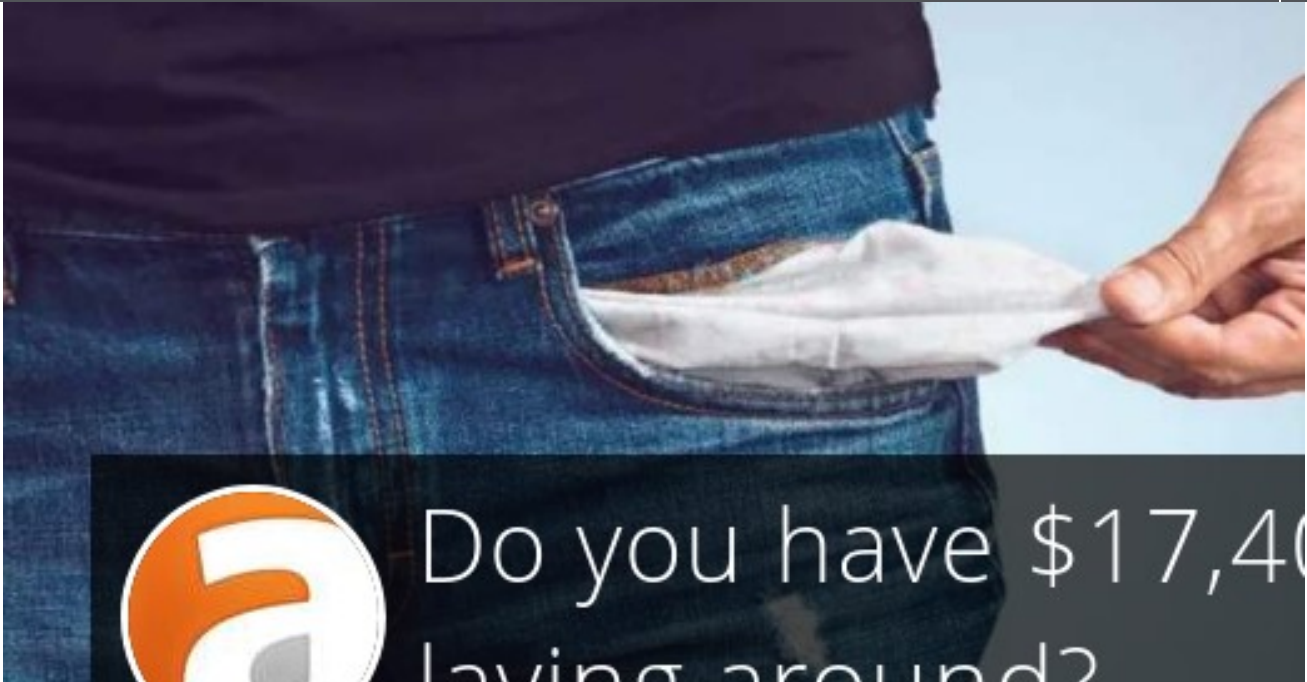


Anthony Fracchia

From: Altruis Benefit Consulting <anthony@altruisbenefit.com>
Sent: Tuesday, March 8, 2022 7:15 PM
To: anthony@altruisbenefit.com
Subject: Do you have \$17,400 laying around?



Health Insurance Deductibles and "Out-of-Pocket" Maximums are at an all time high

As a result of the Affordable Care Act (ACA), we have witnessed incredible increases in health insurance deductibles and out-of-pocket maximums. As a matter of fact, **the average health insurance deductible is up 92% over the last decade** and this is mainly due to the increased coverages mandated by the ACA. As of 2022, the maximum deductible is **\$8700** for an

individual plan and **\$17,400** for a family plan, leaving most Americans in a difficult position financially if they have a major medical issue.

How do we combat this?

At Altruus Benefit Consulting, we maintain a broad range of products to accommodate situations like these. For a few dollars per day, you can eliminate most of (if not all) of your out of pocket risk for medical issues that would require you to pay your deductible and out-of-pocket maximum. Here are a few examples:

Example 1 - Having an accident or an injury

- Even the healthiest people can have an accident or an injury (I have personal experience with this - lol).
- A broken bone, a torn ACL, a cut requiring stitches, major burns, etc.
- These are all situations where you could have thousands of dollars in medical expenses because you must meet your deductible before anything is covered.
- **Solution** - You can purchase an accident/injury rider for your medical plan which will pay you cash to offset your deductible/maximum out-of-pocket risk.
- **Pricing** - we can provide a plan which will pay up to \$10,000 on accidents/injuries for **\$30 per month** (individual) / **\$54 per month** (family).

Example 2 - Getting diagnosed with a critical illness (heart attack, stroke, cancer, etc.)

- The odds of developing cancer in a life time are 1 in 2 for men and 1 in 3 for women
- About every 40 seconds, someone in the U.S. will suffer from a heart attack
- About one third of Americans struggle to pay their medical bills, including those with insurance
- **Solution** - You can purchase a critical illness rider for your medical plan which will pay you cash to offset your deductible/maximum out-of-pocket risk
- **Pricing** - we can provide a plan which will pay up to \$10,000 on a critical illness diagnosis for **\$18 per month** (individual) / **\$27 per month** (couple)

Contact you Altruis Agent Today!

Our team of licensed agents are standing by to discuss your specific circumstances and design a product that fits within your budget. You can contact our team directly at **833.633.7427**, Monday through Friday from 9AM to 4PM or simply click on the **Request a Quote** button at the top of this communication. We sincerely appreciate your business and look forward to servicing you!

We appreciate your business!

- Altruis Benefit Consulting



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