



The 100% Solution

Group Excess Medical Reimbursement Insurance to help reduce out-of-pocket expenses for business owners, key personnel and their families

Minimum 2 Lives*



Good for Life

The 100% Solution is an excess medical policy that reimburses many of the costly exclusions and limitations found in primary health plans. It covers out-of-pocket expenses incurred for healthcare services such as medical, hospital, surgical, dental, psychiatric and pharmaceutical.

Good for Business

The 100% solution is a fully insured medical reimbursement plan. Premiums paid for this insurance policy are usually deductible by the corporation and the benefits received by insured individuals are generally exempt from taxable income. Insured groups may be a class of a company's employees such as officers or managers. In short, The 100% Solution provides excess healthcare benefits for key employees while saving dollars for their corporation.*

The 100% Solution covers most non-insured medical expenses including:

- ▶ **Co-insurance Payments**
- ▶ **Dental Care & Orthodontia**
- ▶ **Well Baby Care**
- ▶ **Out-of-Network Expenses**
- ▶ **Sanitarium & Convalescent Care**
- ▶ **Private Duty Nursing**
- ▶ **Deductibles**
- ▶ **Prescription Drugs**
- ▶ **Physical Therapy & Rehabilitation**
- ▶ **Custodial & At-Home Services**
- ▶ **Drug & Alcohol Rehabilitation**
- ▶ **Chiropractic Costs**
- ▶ **Cutback in Reasonable & Customary Benefits**
- ▶ **Medically Supervised Weight Loss Programs**

Flexibility & Security

- ▶ **out-of-pocket costs are covered**, up to policy limits
- ▶ **select the benefit limits** that are right for the class being covered
- ▶ **allocate benefit dollars** where they are needed, when they are needed
- ▶ **determine eligibility**; groups may consist of as few as two members
- ▶ **no industry exclusions** or limitations
- ▶ **no personal medical exams** or medical questions
- ▶ **no additional insurance products** need to be bought from First Rehabilitation Life
- ▶ **to be eligible** for The 100% Solution Group Excess Policy, the company must provide primary healthcare coverage to its employees in the form of a Traditional Indemnity, PPO, HMO or other Managed Care or Major Medical/Hospital coverage.



The First Rehabilitation Life Insurance Company of America

600 Northern Blvd. • Great Neck, NY 11021 • 516-829-8100 • 800-365-4999 • Fax 516-829-8211

*CT, MA, NJ require a minimum 2 lives within a company of 51 or more employees.

No warranty is made as to tax information shown here except as a guide solely to assist the reader's qualified tax advisor. Questions regarding tax issues should be referred to a tax advisor. Your state may have additional requirements. This policy provides limited excess health benefits insurance ONLY. The policy does NOT provide basic hospital, basic medical or major medical insurance as defined by your state's insurance department. Please contact us, or your insurance agent, for more details.

All coverage extends up to policy limits. Policy terms are only briefly outlined here. For complete policy provisions, conditions and exclusions, please refer to the master policy.

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