

WorldCARE™ Portfolio – Product Comparison

Product	Brief Description	Key Features	Designed for Individuals/Families Who Want
Comprehensive	Our most popular plan with flexible deductible and coinsurance options along with a wide range of optional benefits.	<ul style="list-style-type: none"> • Over 85 deductible/ coinsurance choices • Optional Physician Office and Rx Copays • Up to \$500 Wellness Benefit • Optional 2- or 3-year Rate Guarantee 	Comprehensive coverage with the option to assume a higher cost share in exchange for lower premium.
HSA – Qualified	Increasingly popular plan which together with an HSA (Health Savings Account) pays for medical care on a tax-free basis.	<ul style="list-style-type: none"> • 15 individual and 28 family plan choices • Outpatient and In-Hospital coverage; plus optional Wellness Benefit • Optional 2- or 3-year Rate Guarantee 	Tax savings of HSA-eligible coverage, the simplicity of one deductible for the entire family, and the flexibility to increase coverage for additional premium.
Basic Medical	Our value-priced plan providing coverage for catastrophic loss with increased levels of cost-sharing.	<ul style="list-style-type: none"> • 48 deductible/ coinsurance choices • In-Hospital coverage with optional Outpatient benefits • Optional physician and Rx copay 	Lower-priced plan that provides coverage only for more costly, catastrophic medical expense.
Short-Term Medical	Temporary coverage for new graduates, temporary employees, persons between jobs, new employee awaiting group coverage.	<ul style="list-style-type: none"> • 1-6 month benefit periods • \$250 - \$1,000 deductible • Pre-existing not covered 	Coverage for up to six months or until they become eligible for other coverage.
Individual Dental	Preventive, basic and major dental care up to amount selected. Can be sold with World's medical plan or as a stand-alone.	<ul style="list-style-type: none"> • Up to \$2,000/year • No waiting period for preventive care • Freedom to use any dentist 	Modest coverage for dental care at any dentist.



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