



**Renaissance**  
BENEFITS



**RenSecureHealth**



## Supercharge Your Health Benefit Strategies With *RenSecureHealth*

RenSecureHealth, is an innovative supplemental health insurance product designed to ease the financial impact of unexpected medical expenses.

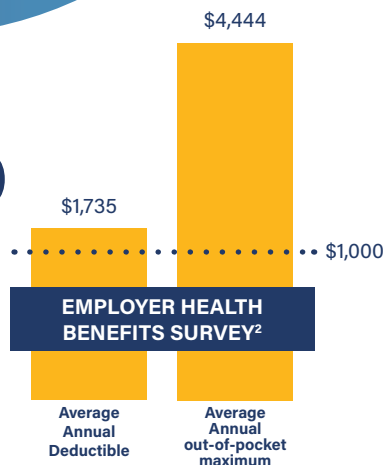
### Broad Coverage. Less Hassle.

- Wide-ranging coverage that pays cash benefits for 13,000+ injuries and illnesses.
- Benefits based solely on the ICD-10 diagnosis code.
- No accident or hospitalization requirements.
- Benefits are payable upon initial diagnosis and during the active treatment phase of illnesses.
- Employer-funded options to enhance the health benefits strategy.
- Available to groups with 5+ enrolled lives.

# 59%

of Americans would have to borrow to cover an unexpected \$1000 expense.<sup>1</sup>

National Average



### RenSecureHealth Plan Features:



No limitations or exclusions for pre-existing conditions.



Guaranteed issue, no medical underwriting ever.



No need for coordination with other insurance.



Coverage may be portable if employees leave.



Flexible HSA compatible solution.



Payments usually made within 72 hours of an approved claim.

## Wide-Ranging Coverage In One Plan Eliminates The Guesswork.

RenSecureHealth was built to cover a broad spectrum of health issues across three benefit categories. Employees receive coverage across all three of the following categories:

### Moderate Conditions

**6000+**  
Conditions Covered

Injuries or illnesses that likely require a short visit to the ER or urgent care facility. Such as: dehydration, kidney stones, lacerations, simple fractures.

**Choose Payouts Up To \$800**

### Severe Conditions

**5,600+**  
Conditions Covered

Serious conditions that require more intensive medical treatment. Such as: appendicitis, compound fractures, diverticulitis and pulmonary embolism.

**Choose Payouts Up To \$3,000**

### Catastrophic Conditions

**1,500+**  
Conditions Covered

Dangerous or life-threatening conditions that require immediate medical intervention. Such as: heart attack, cancer, stroke, and multiple sclerosis.

**Choose Payouts Up To \$10,000**

## We Take The Headache Out Of Plan Administration.

- 100% paperless same-day case implementation.
- Flexible enrollment options, including our RenSecureHealth Enroll platform.
- Dedicated service support for both employers and members.
- Online on-demand employer and member tools.

## File Paperless Claims In Minutes— And Get Paid Usually within 72 Hours.

RenSecureHealth is built to be used, so we made it easy to file a claim and get paid—minimizing the financial impact of unexpected medical issues.

- Enabled by the state-of-the-art RenSecureHealth mobile app (coming soon) or web portal.
- Claim submission in minutes—no paper, faxes, or snail mail.
- 4 simple questions to tell us what happened.
- Upload photos of readily available claim evidence—no EOB is required.
- Multiple benefit payment options like PayPal, Venmo, or direct deposit.
- Dedicated resources to support the member experience.

Ask Your Sales  
Representative About  
How **RenSecureHealth**  
Can Benefit Your Clients

1) Source: BrokerRate Financial Security Index, Feb. 2025, (2) Source: Kaiser Family Foundation Oct. 2024 Employer Health Benefits Survey. This RenSecureHealth insurance product is a limited benefit policy; it is not a substitute for essential health benefits coverage as defined under federal law. This coverage is underwritten by Renaissance Life & Health Insurance Company of America, an Indiana domiciled insurer, P.O. Box 1596, Indianapolis, IN 46206 on policy form number GSCI-100A-2024-(state specific abbreviation, if applicable). This product has exclusions and limitations that may limit coverage. A complete description of the benefits, exclusions and limitations can be found in the policy, certificate of insurance and applicable riders. All coverage is subject to the terms and conditions in the master group policy. Products may not be available in all jurisdictions.