

Is RenSecureHealth Right for You?



Life is unpredictable. Even with comprehensive primary health insurance, an unexpected illness or injury can create significant financial hardship. Medical bills, deductibles, time away from work and other expenses can quickly accumulate, leaving you and your family vulnerable during an already challenging time.

That's why your employer is offering RenSecureHealth supplemental health insurance designed specifically to provide financial protection when you need it most.

This coverage complements your existing health insurance by providing direct cash benefits for over 13,000 covered illnesses and injuries — no medical underwriting required, no exclusions for pre-existing conditions and benefits are paid directly to you upon diagnosis.

The following guide addresses common questions about this valuable benefit to help you make an informed decision about protecting yourself and your family.

13K

**13,000 covered
medical conditions**

0

**Zero limitations
or exclusions for
pre-existing
conditions**

100%

**Plans are 100%
guaranteed issue,
no medical
underwriting — ever**

24

**24-hour
coverage**

72

**Benefit payments
generally within
72 hours of an
approved claim**



Why do I need RenSecureHealth if I already have health insurance?



Your primary health insurance helps cover medical services, but you're still responsible for deductibles, copays and coinsurance. Plus, you may face other financial challenges during illness or injury like lost wages, childcare costs and transportation expenses. This supplemental health plan helps cover those gaps with direct cash benefits.



How does RenSecureHealth supplemental health insurance work?



When you experience a covered illness or injury, you can file a claim conveniently through the online Member Portal or mobile app. Once approved, claims are paid directly to you generally within 72 hours. You can use this money however you need to while you recover.

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Q What specific health conditions are covered?

A RenSecureHealth offers coverage for over 13,000 medical conditions and simplifies benefits by organizing them into three categories, allowing you to choose your payout options.

- **Moderate conditions:** Covers over 6,000 conditions that typically require a short visit to the ER or urgent care, such as simple fractures, lacerations and kidney stones. Choose payouts up to \$800.
- **Severe conditions:** Covers over 5,600 serious conditions that require more intensive medical treatment, such as appendicitis, compound fractures and pulmonary embolism. Choose payouts up to \$3,000.
- **Catastrophic conditions:** Covers over 1,500 dangerous conditions that require immediate medical intervention, such as malignant lung cancer, heart attack and stroke. Choose payouts up to \$10,000.

Q Do I need to be hospitalized to receive benefits?

A No. If you're diagnosed with a covered condition, you're eligible for benefits regardless of whether hospital care was needed.

Q Do I qualify for RenSecureHealth coverage if I have a pre-existing condition?

A Yes. There are zero limitations or exclusions for pre-existing conditions. This plan offers 100% guaranteed issue. You cannot be denied coverage regardless of your medical history.

Q How do I file a claim?

A You can file a claim quickly with our online member portal or mobile app. Once diagnosed simply:

- Answer 2 questions about symptoms and treatment
- Upload photos or documents to support your claim — no need to wait for insurance paperwork
- Set your payment preferences to either your bank account, PayPal or Venmo
- Receive your payment, generally within 72 hours

Q How do RenSecureHealth benefits get paid?

A Unlike traditional medical insurance which pays the doctor or hospital directly, these benefits are paid to your bank account or through PayPal or Venmo.

Q How do I determine if it's worth the cost?

A Consider the potential out-of-pocket expenses you might face with an unexpected illness or injury. For many, a single hospital stay or critical diagnosis could result in thousands of dollars in expenses even with regular health insurance. This plan helps protect against those financial burdens for a relatively modest monthly premium.

Q How do I enroll?

A Ask your benefits administrator for information about how to enroll. You'll select the coverage level and add family members you wish to cover. Starting in December 2025, you'll be able to enroll online.

Q Where can I get more information about RenSecureHealth?

A Contact your company's benefits administrator for personalized assistance.

