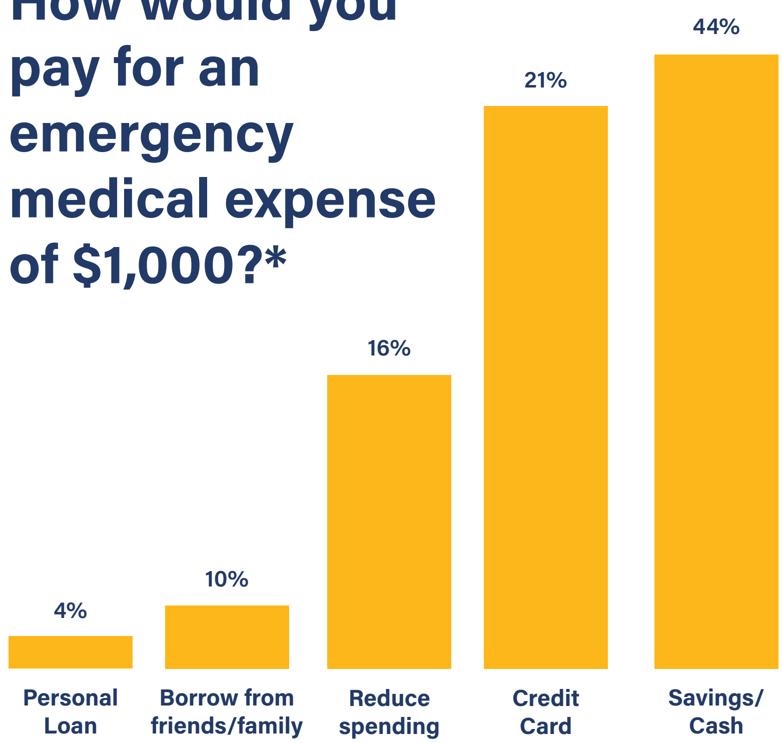
Renaissance BENEFITS

RenSecureHealth

Don't Let A Health Issue Strain Your Finances

Most people have out-of-pocket medical costs if they get sick or injured—which means a health issue could quickly run up unexpected bills.

How would you pay for an emergency medical expense of $1,000?*



*Source: 2024 bankrate.com/banking/savings/emergency-savings-report

RenSecureHealth works on top of other health insurance and pays cash benefits you can use towards medical bills or anything else you need.

RenSecureHealth Supplemental Health Insurance Pays Cash Benefits If You're Diagnosed With Any of 13,000 Covered Conditions.

How It Works:

File a claim if you're diagnosed with a covered condition. If approved, you'll get a benefit payout generally within 72 hours. Use the funds for anything you need. Choose your benefit amounts when you enroll.

Value

Condition	Benefit Amounts
Moderate	$200
Severe	$500
Catastrophic	$1000

Enhanced

Condition	Benefit Amounts
Moderate	$300
Severe	$1,000
Catastrophic	$2,000

What's Covered:

- **6,000 Moderate conditions** like pneumonia, dehydration, concussions, and simple fractures.
- **5,600 Severe conditions** like appendicitis, torn ACL, gallstones, and acute respiratory failure.
- **1,500 Catastrophic conditions** like heart attack, stroke, cancer, multiple sclerosis, and sepsis.

Choose Your RenSecureHealth Select Plan—

Your cost is determined by the plan you choose, your age, and who you want to cover.

Other Important Plan Details About How RenSecureHealth Works

All RenSecureHealth Plans Include:

- Easy claims submission by web portal or mobile app
- Fast payment to bank account, PayPal, or Venmo
- Dedicated support from Member Care Representative
- Dependent coverage option for spouse, children, or full family

With RenSecureHealth, There Are:

- **No limitations** or exclusions for pre-existing conditions
- **No medical** underwriting requirements
- **No accident** or hospitalization requirements

Already Registered?
Download our Mobile App

Visit The Member Portal To File A Claim: ***RenSecureHealth.joinansel.com/Member***

Sample Covered Conditions

Every RenSecureHealth plan covers 13,000+ conditions—too many to include on just one page! The list below highlights common covered conditions with their assigned benefit categories. The category determines which benefit payout a member would receive if their claim is approved.

MODERATE	SEVERE	CATASTROPHIC
BODILY INJURY	**BODILY INJURY**	**BODILY INJURY**
Fracture of finger or toe	Open or compound fracture	3rd degree burns > 50% of body
Fracture of foot	Fracture of hip	Loss of Limb
2nd degree burns	Fracture of skull	**BACTERIAL & VIRAL INFECTIONS**
Concussion	Torn rotator cuff	Sepsis
Dislocation of shoulder	Puncture wounds	**RESPIRATORY**
Foreign body in eye, ear, or nose	Torn achilles tendon	Acute respiratory distress syndrome
Laceration of finger	Torn ACL (knee)	**NEWBORN**
Poisoning	Anaphylactic Shock	Pre-term newborn (31 weeks or less)
BONE & CONNECTIVE TISSUE	**BONE & CONNECTIVE TISSUE**	Low birth weight (less than 1750 grams)
Stress fractures	Sprain of ACL	Spina bifida
Pathological fractures	**BACTERIAL & VIRAL INFECTIONS**	**CANCER**
BACTERIAL & VIRAL INFECTIONS	Bacterial Meningitis	Breast Cancer
Pneumonia	Infection of spinal disc	Prostate Cancer
Hepatitis C (viral)	Chronic adenoiditis; tonsillitis	Thyroid Cancer
Meningitis	**RESPIRATORY**	Leukemia
URINARY SYSTEM	Acute pulmonary edema	Hodgkin Lymphoma
Acute kidney infection (Acute pyelonephritis)	Acute respiratory failure	Lung Cancer
Bladder, ureter, urethra stones	Lung fluid (pleural effusion)	Stomach/Colorectal Cancer
Kidney Stones	Pulmonary embolism	Bladder Cancer
NEWBORN	**NEWBORN**	**HEART**
Pre-term newborn (34-35 weeks)	Pre-term newborn (32-33 weeks)	Ventricular fibrillation
SKIN	Cleft palate	Heart attack
Basal cell carcinoma of skin	**SKIN**	Cardiac arrest
Carcinoma in situ of skin	Malignant neoplasms of skin (melanoma)	Abdominal aortic
Squamous cell carcinoma of skin	**BENIGN TUMORS/NEOPLASMS**	**NERVOUS SYSTEM**
BENIGN TUMORS/NEOPLASMS	Benign neoplasm of bladder	Alzheimer's
Benign breast tumor	Benign neoplasm of brain	Parkinson's disease
Benign internal fatty tumor	Benign neoplasm of colon	Quadriplegia
NERVOUS SYSTEM	Benign neoplasm of liver	Paraplegia
Migraines (intractable)	**HEART**	ALS (Lou Gehrig's disease)
Bell's palsy	Atrioventricular block	Multiple sclerosis
BRAIN	Unstable angina	**BRAIN**
Encephalitis and encephalomyelitis	**BRAIN**	Stroke
	Brain aneurysm	Cerebral hemorrhage (acute)
	TIA (mini-stroke)	**DIGESTIVE SYSTEM CONDITIONS**
	DIGESTIVE SYSTEM CONDITIONS	End-stage renal failure
	Gastric ulcer (with hemorrhage)	Perforation of intestine
	Appendicitis	
	Hernia of diaphragm/intestine	
	Gallstones	
	Diverticulitis	
	Acute pancreatitis	
	Obstruction of bile duct	

RenSecureHealth Doesn't Cover Everything. Here's What You Need To Know About What's Not Covered—

RenSecureHealth is designed to cover sudden financial strain that might come with health issues. We don't cover mild conditions that you would typically treat at home or with a primary care physician because they don't usually break the bank. We also don't cover chronic, mental health, or maternity conditions because these types of conditions usually give individuals time to plan for upcoming or ongoing expenses.

Don't see a specific condition you're looking for? Send us an email at **RenSecureHealth@joinansel.com** or call **888-612-1172** to speak to a RenSecureHealth Member Care Representative.

Marcus is a 38 year-old dad of three.
He chose RenSecureHealth to cover
his active family.

Marcus' Plan

Condition	Benefit Amounts
Moderate	$200
Severe	$500
Catastrophic	$1,000

How RenSecureHealth Helped Marcus Cover His Medical Bills.

Note—this isn't a real scenario but it's a realistic illustration to help you understand how RenSecureHealth helps.

Marcus Tore His ACL And Got A $500 Severe Benefit.

In January, Marcus hurt his knee playing soccer and filed a claim in his RenSecureHealth app. He received a Severe benefit payout because his diagnosis, Torn ACL, is a covered Severe condition in his RenSecureHealth policy.

His Daughter Got A $200 Moderate Benefit.

A few months later, his daughter caught a bad stomach flu. She was diagnosed with Dehydration, a covered Moderate condition in Marcus's RenSecureHealth policy. He filed a claim and received a Moderate benefit payout.

Marcus Used The Funds For Bills And Extra Expenses.

Since RenSecureHealth benefits can be used for anything, Marcus used some of the money to pay medical bills he owed toward his deductible, and the rest helped cover extra groceries to help his daughter recover.

Ready To Sign Up? Here's What You Need To Do—

1. **Choose your RenSecureHealth Select plan:** Review the information on the first page and the benefit amounts listed. Every plan includes coverage for Moderate, Severe, and Catastrophic conditions.

   Note, your monthly cost depends on your age, benefit amounts, and who you choose to cover. You'll see pricing when you enroll.

2. **Review what's covered and how RenSecureHealth works:** Make sure you understand what's covered and how RenSecureHealth works so you can make the best choice for your unique needs.

   If you have questions, call us! Our Member Services team is here Monday to Friday 8am - 8pm ET. Just call **888-612-1172**.

3. **Get ready to enroll!** You'll receive instructions soon on how to enroll. Be sure to explore all your options to find the coverage and monthly premium that works best for you. Once your coverage starts, visit **link.RenaissanceBenefits.com/RSH-Portal** to register for an online account. That's where you'll log in to file claims.