

A Broker's Roadmap to Smart Employer Benefits with RenSecureHealth



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DENTAL • VISION • LIFE • DISABILITY



RenSecureHealth, powered by Ansel, is an innovative supplemental health plan that eases the stress of unexpected medical expenses. It provides broad coverage, is easy to implement and claims are paid quickly.

To illustrate the advantages of RenSecureHealth, we've compiled answers to some of the most common questions brokers may have.

Q What makes RenSecureHealth stand out in the group supplemental health insurance market?

A RenSecureHealth provides value to employers and employees with comprehensive coverage, ease of use and flexible design.

- Wide-ranging coverage that pays cash benefits for 13,000+ injuries and illnesses in a single plan
- Flexible plan designs can be customized to complement any health plan
- Employer-funded or voluntary options
- Paperless same-day implementation for ease of use
- Convenient claims evidence submission using photos
- High employee engagement and utilization rates¹

Q How can RenSecureHealth help brokers build their book of business?

A RenSecureHealth brings value to brokers by helping them:

- Retain clients by offering a solution that supplements high-deductible healthcare plans and increasing out-of-pocket costs
- Drive more commission revenue with a product that generates high participation and partial or full funding from the employer¹
- Prospect more effectively and win more business with a state-of-the-art supplemental health product that enhances benefits strategies

Q How does RenSecureHealth benefit employers?

A Employers can leverage RenSecureHealth to strengthen their benefits package, allowing them to:

- Attract and retain top talent by offering a more robust benefits package
- Enhance employee satisfaction and productivity through improved financial protection
- Potentially reduce overall healthcare costs by mitigating the impact of out-of-pocket expenses

Q What types of groups is RenSecureHealth suited for?

A RenSecureHealth is available for groups of almost any size.

- For employer-paid plans, the minimum is 5 eligible lives
- For voluntary plans, the minimum group size is 10 eligible lives

Q What key features can brokers highlight to potential group clients?

A RenSecureHealth eliminates common barriers and complexities that may discourage employers from exploring supplemental health coverage. These key differentiators set this plan apart:

- No limitations or exclusions for pre-existing conditions
- Guaranteed issue, no medical underwriting ever
- No accident or hospitalization requirements
- Payments generally within 72 hours of an approved claim



Q What specific health scenarios are covered?

A RenSecureHealth offers comprehensive coverage for a wide range of medical conditions and simplifies benefits by organizing them into three categories, allowing employees to choose their 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. 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. 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. Payouts up to \$10,000

Q How does the claims process work for group members?

A RenSecureHealth simplifies the claims process with user-friendly technology, ensuring swift and efficient support for members.

- Once diagnosed, claims can be submitted via mobile app or web portal
- Paperless submission completed with only 2 questions
- Convenient claims evidence submission using photos
- Fast benefit payments delivered generally within 72 hours to a bank account or through PayPal or Venmo

Q How do various audiences manage RenSecureHealth benefits?

A Brokers, employers and members each have access to their own dedicated RenSecureHealth online portals, making it easy to access information and manage benefits. Additionally, Members can conveniently use the mobile app for on-the-go access to tools and information.

Q How can brokers start selling RenSecureHealth?

A Talk with a Renaissance sales representative for more information or visit RenaissanceforBrokers.com to get in touch with us.



Looking for more RenSecureHealth resources?

Access sales support materials and other helpful tools at RenaissanceforBrokers.com or contact your Renaissance sales representative.

¹ Ansel Health Internal Data

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.

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