

# flex benefits - quick reference guide

FlexAdvantage  
Medicare Advantage

FlexGap  
ACA

FlexProtect  
U65 Alternatives/Standalone

## Enrollment

- Log in at [producers.flexbenefits.co](http://producers.flexbenefits.co) or bookmark your Personal URL
- Coverage starts as soon as tomorrow or up to 3 months out
- Deferred payment options for future start dates

## Eligibility

- FlexBenefits products are **100% guaranteed issue**
- Eligibility ages from **18 up to 79** (dependents up to age 26)
- No rate ups for tobacco, height or weight
- Issue Age rating - means no planned rate renewals

## Benefits

### Accident

- Accident Medical Expense - Cash for incurred expenses
  - **No deductible, No waiting period**
  - Select coverage from \$1,500 to \$30,000
- Accidental Death benefit of **\$25,000** for adults, \$12,500 for children
- Optional **Accident Disability Income from \$500 to \$1500** per week up to 13 weeks
  - Primary member benefit only | 14-day elimination period
- Sickness Indemnity Benefits (Not available in TX, TN, MI, KS)
  - **No waiting periods, no pre-existing condition exclusions**
  - ER - 2 days, Hospital Stays - 6 days, Surgical (inpatient & outpatient) - once, Anesthesia 25% of surgical benefit

### Critical Illness

- Select coverage from \$5,000 to \$30,000 per occurrence
- **30-day waiting period.** Cancer benefits pay a reduced amount from day 31 up to day 90.
- **First-ever diagnosis** or event of Cancer In-Situ (25%), Invasive Cancer, Heart Attack, Stroke, Coronary Artery Bypass (50%), and Major Organ Transplant
- Lifetime payout up to **2X** the selected coverage amount per covered person
  - **Multiple** conditions
  - **Recurrence Benefits** up to 50% of the original amount over 5 years
  - **100% coverage for all adults** - 50% for minor children

**CleverHealth** - Virtual urgent care, primary care and mental healthcare with no copays, unlimited visits

## Service & Claims

- Participants use a member portal for ID cards, coverage, claim forms, claim status, and questions. Primary members can also view billing history
- Submit EOB and detailed provider billing, including CPT/ICD9 diagnosis codes, with claims forms
- Email [LoomisCustomerCare@loomisco.com](mailto:LoomisCustomerCare@loomisco.com). Subject: FBEN - Eligibility, Claims or Billing, and member ID (e.g., 1000111)
- Client Customer Service: 877-960-1343

