

# NEVER WORRY ABOUT WHAT YOUR POLICY DOESN'T COVER!

Get instant access to funds you can use to pay for medical, dental, and vision expenses.

## FOR ALL THE THINGS INSURANCE DOESN'T COVER

In exchange for a fixed monthly payment, you gain access to money that you can use right away for:

- Co-Pays
- Co-Insurance
- Deductibles
- Chiropractic
- Dentistry
- Fertility
- Hearing
- LASIK & Vision
- Medical Equipment
- and more...

If you don't use the plan, your contributions are completely refundable.

## ISG BENEFITS

- Immediate access to a pool of money which can be used to cover all IRS section 213 medical expenses.
- No "use it or lose it" provision, the money belongs to the employees and rolls over year after year.
- Money can be withdrawn at anytime, participation in the group is completely voluntary.
- No plan or network restrictions, see the doctors you want, pay for the medical care you need.
- Superior to Aflac

## ISG MEMBERSHIP LEVELS\*

**\$3,000** *savings limit*

\$75 monthly savings contribution  
\$60 annual reward

 *Ideal for individuals*

**\$6,000** *savings limit*

\$150 monthly savings contribution  
\$180 annual reward

 *Ideal for couples*

**\$12,000** *savings limit*

\$300 monthly savings contribution  
\$480 annual reward

 *Ideal for families*

VISIT [JOINISG.COM](http://JOINISG.COM) FOR MORE INFORMATION!



*\*Contributions are not tax deductible*

## MEMBERS WILL MAKE THE SAME MONTHLY SAVINGS CONTRIBUTIONS TO THE SAVINGS GROUP

Either through payroll deductions or automatic bank drafts, or charges to a debit or credit card; members will make regular monthly savings contributions to the Savings Group. Contributions stay the same every month regardless of claims experience. If the member chooses, they may contribute annually to the Savings Group. Member savings contributions belong to the member and carry over or roll over from one year to the next. There is not a “use it or lose it” rule or provision to this agreement. If members are making contributions through an IRS section account, such as a “Flexible Spending Account” or “FSA”, “Health Reimbursement Arrangement” or “HRA, or “Health Savings Account” or “HSA” then those funds or contributions are subject to IRS rules and regulations for those plans pursuant to IRS publication 969. If, after a certain period of time, the member has incurred large claims or used their entire “Savings Limit” it may be appropriate for the member to increase their contributions. Conversely, if a member has saved up to their savings limit or has incurred very little in claims, it may be appropriate for the member to reduce their contributions. ISG and the member will decide when a change is necessary, usually upon the anniversary of enrollment. ISG has the authority to require members to increase their contributions when it deems necessary. ISG may deem it necessary for members to increase contributions if that member has incurred large claims or incurred claims up to their spending limit. ISG may also deem it necessary for the financial health and solvency of the savings group, and for the protection of its other members. In this Agreement, “savings contribution” may also be referred to as “payroll deduction”, or “contribution.”

## MEMBERS HAVE ACCESS FROM DAY ONE OF AGREEMENT TO THE FULL AMOUNT OF THEIR “SAVINGS LIMIT”

A member will begin membership the 1st of the month following their signed ISG Member Enrollment application. Members can access their savings limit by using their ISG debit card or by submitting claims online or via the phone app for reimbursement. Member’s savings limit will be specified on the member or employee enrollment form, which shall be signed by the member, and shall remain in force until member signs another enrollment form with updated savings limit. Savings limits will usually equal the members savings contribution multiplied a number of months, usually 12, 24, 36, or 48. If the member has deposited money in addition to their monthly savings contribution, they will have access to it immediately.

## MEMBERS AGREE TO SHARE THEIR CONTRIBUTIONS WITH OTHER MEMBERS

Savings contributions shall be pooled, or held together in a trust account with other members’ savings contributions. These funds shall be used to pay for all member medical, dental, vision expenses (pursuant to section 213 of the IRS code, publication 502), up to a member’s savings limit.

## MEMBERS AGREE TO PAY BACK THE SAVINGS GROUP, AND ITS OTHER MEMBERS

Insurance Savings Group is not an insurance company. This perpetual benefit agreement is not an insurance plan. As of the effective date of this Agreement, the member and enrolling family members must be covered by a fully insured medical plan according to the rules and regulations set forth by the affordable care act. For example; individual health plans sold through an exchange or bought directly from a traditional health insurance carrier, small group health plans, large group health plans, association health plans, self-insured health plans offered through a large employer or association, and medical cost sharing organizations. If the member leaves the Savings Group with a negative balance they are required to continue making their same monthly savings contribution to the Savings Group and will do so by signing an Automatic Bank Draft Agreement (at the time of enrollment) which allows the ISG to automatically deduct the monthly contribution from the members bank account. If the member leaves their employer and has not signed the Automatic Bank Draft Agreement then the negative balance becomes due immediately. A member has a negative balance when the savings group has paid more in claims for that member than the total of the member contributions. If the member leaves their employer and have a negative balance they will also be required to pay their monthly membership fee which generally is paid by their employer. Monthly membership fees are set forth and agreed upon in the employer enrollment form and employer enrollment agreement. Generally, monthly membership fees are as follows: simple administration fee of \$3 or \$6 depending on which plans the member is enrolled in, \$12.50 for a \$3,000 savings limit, \$25 for a \$6,000 savings limit or ISG dependent care FSA plan, \$50 for a \$12,000 savings limit. If a member leaves the group with a negative balance and ISG is unable to initiate monthly savings contributions via ACH, monthly bill, or monthly charge to credit/debit card, furthermore if ISG is forced to get a judgement against the leaving member on behalf of the group and its members, then ISG may apply additional costs associated with the collection of negative balance to the members balance.

## MEMBERS CAN RECEIVE ANNUAL SAVINGS REWARDS

\$60 reward for members who have a positive balance of \$3,000 to \$5,999 at the time of each anniversary of their enrollment.

\$180 reward for members who have a positive balance of \$6,000 to \$11,999 at the time of each anniversary of their enrollment.

\$480 reward for members who have a positive balance of \$11,999 at the time of each anniversary of their enrollment.

## MEMBERS CAN WITHDRAW FUNDS OR LEAVE THE GROUP AT ANY TIME

Please review the Savings Group Membership Plan Document, available by logging in online to your consumer portal for full details of your Savings Group Membership.

VISIT [JOINISG.COM](http://JOINISG.COM) FOR MORE INFORMATION!

