

A Shift to More Comprehensive Supplemental Health Coverage

Discover why Superior Machining & Fabrication replaced their existing supplemental policies with Ansel



The Challenge

Superior Machining & Fabrication, a Texas-based, family-owned business, had long offered critical illness and accident insurance to their workforce. But over time, these products presented a few challenges for both the employees and the staff managing the billing and benefits.

Employees dealt with long wait times for claims processing, confusing plan rules, and denials. Internal staff faced billing issues, even with file feeds set up through a benefits administration platform. Superior was ready for a change—something modern, straightforward, and truly supportive of their employees.

The Solution

With guidance from their broker, Clark|Adamson, Superior Machining was introduced to Ansel, a supplemental health insurance plan designed for today's workforce. Ansel would provide wide-ranging coverage for over 13,000 illnesses and injuries, simple claims, and fast benefit payouts, directly to Venmo, PayPal, or a bank account. This seamless experience assured Superior Machining that employees would be

able to manage unexpected out-of-pocket medical costs with less stress and more confidence.

The employer made the decision to fully replace both existing lines of supplemental coverage with Ansel, and to offer the new plan on a 100% voluntary basis. With no pre-existing condition exclusions, no hospitalization requirements, and fast claim payments—typically within 72 hours—employees were quick to recognize the benefit's value, and **43% selected the coverage at open enrollment.**

59%

of Americans would have to borrow to cover an unexpected \$1000 expense.

Source: KFF, Oct. 2023



Source: KFF, Oct. 2024
Employer Health Benefits Survey

Implementation and Adoption

As a close-knit, employee-focused company, Superior Machining was intentional in their rollout strategy. Their leadership team wanted to ensure employees fully understood the new offering and felt confident using it. Ansel's implementation support exceeded expectations, providing resources and guidance every step of the way, from plan buildout to employee education.

For a workforce accustomed to frustration and delays with traditional voluntary insurance, Ansel's modern approach was a welcome change. In shifting to a benefit employees could actually use and rely on, Superior reinforced their commitment to doing right by their team.

Early enrollment numbers suggest the offering struck a chord, with participation that points to genuine employee interest. With a successful launch behind them, the focus now shifts to how the program performs in practice—particularly when it comes to claims experience and day-to-day usability. In the coming months, that data will offer valuable perspective on how the coverage is supporting employees and shaping future benefits decisions.



43%

of employees
enrolled in Ansel
benefits

4x

higher annualized
premium than broker
expectations

Benefit Highlights



**Wide-ranging coverage for
13,000 illnesses and injuries**



**Cash benefits paid within 72
hours of approved claim**



**Medical claims integration
available to employers with
self insured health plans**



**Dedicated member
support with an
empathetic, human touch**



**No limitations or exclusions
for pre-existing conditions**

**Ready to see what Ansel can do
for your clients? Let's talk.**



Visit joinansel.com/contact
or email sales@joinansel.com

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