Washington National Insurance Company - A Great Place to Get Health Insurance

The Washington National Insurance Company, better known as WNIS, is an insurance company that offers many types of health insurance. There are two main branches of the corporation; one in Chicago, Illinois, and one in Indianapolis, Indiana. In addition, they also have subsidiary companies in some other areas such as Maryland, Texas, and California. They also offer direct insurance coverage to individuals and small business owners, group insurance coverage, and self-employed health insurance.

One of the most popular products offered by WNIS is their Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans. The primary difference between these two plans is that HMO uses a sliding fee schedule, which limits the amount of monthly premiums an individual pays for health insurance. ohio-car-insurance.com are much like HMOs, except that the individual pays a higher premium for each visit to a doctor, but can choose to use any doctor he or she chooses. Both of these health insurance plans require the individual to choose a primary care physician, often limiting the choices of doctors available. Monthly premiums are usually lower with the PPO plan than with the HMO plan.

WNIS also offers many individual and family health insurance plans. For the most part, all of these products come with the same coverage and cost restrictions as most other health insurance companies offer. Some of the individual plans offered by WNIS include individual catastrophic health insurance, which cover serious illnesses, such as cancer or heart disease, and is generally less expensive than most individual health insurance plans. Family plans are designed to provide extra health insurance coverage for family members.

Many of the family health insurance plans from WNIS require individuals to pay a premium, and then they will receive a certain percentage of the total cost of treating any particular illness. Family health policies cover children and dependents up to age 26, depending on the plan. The cost of the policies varies depending on the age of those covered. There are also emergency plans that are available to families, covering catastrophic illness costs in the event that they are not covered by regular insurance plans. Other emergency plans available from WNIS include those designed to cover the costs of medical supplies, prescriptions and office visits.

For those individuals who are between jobs and are currently without any health insurance, WNIS offers supplemental plans. These plans are designed to provide short term coverage and can be renewed by paying a small monthly fee. The monthly fee is usually much less than what someone would pay for regular insurance premiums and allow people to have more of their paychecks go towards the actual benefits that they need.

In addition to the health insurance plans that WNIS offers, the organization also offers disability insurance. People with disabilities can purchase this insurance from the WNIS insurance company. This policy covers a person if they become disabled due to an injury or

illness and need help with making their living expenses. This policy is often called "Employer financed disability insurance" (EIF) and provides employers with short-term disability benefits, which can be renewed monthly.

For those who have questions about purchasing health insurance, there are several toll free hotlines that are located in Evanston, IL. One toll free number is offered twenty-four hours a day and seven days a week and is answered by a live agent. Another number is answered only during office hours and is located in downtown Evanston. Both of these numbers can be contacted for more information on insurance premiums, and benefits and discounts that may be available to qualified customers. Both numbers are listed on the web site of the Washington National Insurance Company.

WNIS offers a great deal of flexibility to their customers. They offer a high deductible, which means that a customer must pay out of pocket before their benefits kick in. They also offer different levels of coverage, so that a person can choose a plan that will suit them best. The premiums for this type of insurance are typically lower than most other health insurance plans. If you are in need of Washington National Insurance Company health insurance, you can contact Evanston Illinois based WNIS today.