

Southwest Serv Life Ins Co

NAIC#: 82430 **Home Office:** Texas

Business Type: Life, Accident, and Health

Other Reports: [Financial Information](#) [Licensing](#) [Complaints](#)

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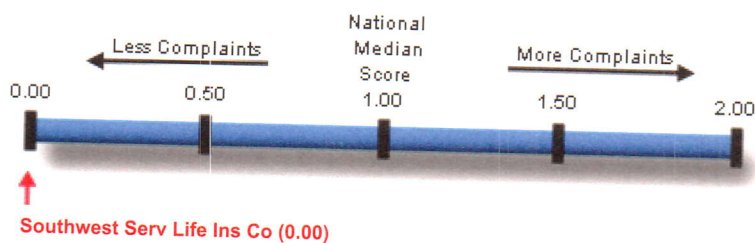
**SOUTHWEST SERV LIFE INS CO
COMPLAINT RATIO REPORT**

Below is the Complaint Ratio Report for Southwest Serv Life Ins Co. Please refer to the [Help](#) for a description of how this report is created. In addition, you can click on each parameter to see a description of how the parameter is calculated for use in the Complaint Ratio Report. Please note that "Total Complaints" include only those complaints in which the final resolution by the respective state upheld the consumer's complaint position. Please refer to the [Help](#) for a description of these excluded complaints.

Complaint Ratios for Year 2017

	Score
National Median Complaint Ratio	1.00
Southwest Serv Life Ins Co Complaint Ratio	0.00

The Complaint Ratio Score for Southwest Serv Life Ins Co has been calculated to be **0.00** for the policy type Individual Accident and Health for the year 2017. In the graph below, this score is shown as a **red** arrow in relation to the National Median Complaint Ratio Score for Individual Accident and Health for the year 2017.



Report Criteria

Policy Type:	Individual Accident and Health
Complaint Year:	2017
Premium Year:	2017
Complaint Index:	0.00
National Median Complaint Index:	0.99
Complaint Share:	0.0000
Total Complaints:	0

Company Search for Complaint and Financial Information

Company Name or Company Code

Business Type:

All



**Global Receivership
Information Database**

GRID is a voluntary database provided by the state insurance departments to report information on insurer receiverships for consumers, claimants, and guaranty funds.



What Makes the Freedom of Choice SD17 Health Plans The Best Alternative Affordable Health Policy to Obama Care...

Check the Boxes!

- ☒ **Ordinarily, when looking for an alternative to ACA (Obama Care) policies, people are looking for a plan that covers major disease, sickness and accidents.** And also cover those conditions in and out of the Hospital for an Affordable Premium.
- ☒ **Most people would feel more comfortable having a Health Policy that cannot be cancelled when they become ill or incapacitated, and also a policy accepting people with pre-existing conditions.** The SD17 is Guaranteed Renewable up to age 65. And the SD17 health policies will cover most common pre-existing conditions after a 12 month waiting period. For complete details; please see our simplified underwriting guide.
- ☒ **People are used to and understand co-pays and co-Insurance on their health insurance.** The SD17 pays 80/20, 70/30 or 60/40 co-insurance percentages on Surgeons, Assistant Surgeons and Anesthesiologist for surgeries in and out of the hospital. The SD17 Policy does not have fix amount indemnity surgical schedule for Physicians.
- ☒ **The SD17 has benefits for outpatient Physician's Office Visits;** after a \$20 co-pay we pay up to \$75 of the remaining U&C Physician's Charges for an office visit in the Physician's Office, Urgent Care facility or similar outpatient ambulatory facility. Limit six (6) office visits per person per year. Not subject to any deductible.
- ☒ **The SD17 80/20 Plan has benefits for Outpatient Services Benefits.** After a \$100 deductible we pay 80% of the U&C charges, outpatient services under this benefit include, but are not limited to: laboratory test, x-rays, MRI's, testing and emergency ambulance expenses etc. outpatient aggregate \$2,200 per person per policy year.
- ☒ **The SD17 also has benefits for other outpatient Physician's Office Visits;** after a \$20 co-pay we will pay up to \$50 of the remaining U&C Physician's Charges, for a visit to the Physician's office for such things as diagnosis of symptoms or immunizations etc. Pays for Physician Office visits regardless of disease or injury, in lieu of other benefits; this benefit is limited to \$50 per visit. Limit six (6) office visits per person per year. Not subject to any deductible.
- ☒ **People would like to have annual physicals or well care benefits in their health policies.** The SD17 pays for women 18 years of age and older for an Annual Pap smear screening for the detection of HPV and cervical cancer. And for women 35 and older annual mammograms exams plus annual Prostate screening for men.
- ☒ **Most all of our policyholders assign benefits to their Healthcare provider.** They can also claim directly on their policy by sending in the necessary claim forms directly to the Home Office and the company will reimburse them directly by mail. We give our policyholders the choice. All our claims forms can be downloaded by going to our Home Page Website.
- ☒ **The SD17 Freedom of Choice Policy will pay full policy benefits in addition to any other private insurance you may have.** We do not coordinate coverage with other insurance companies.
- ☒ **The SD17 Freedom of Choice Policies offer repricing on hospitals and physicians with the Galaxy Health Network;** one of the largest in the United States. Unlike other insurance companies, our insureds will receive discounts on covered and non-covered conditions when using Galaxy.

The Freedom of Choice SD17 80/20, 70/30 and 60/40

The Best Alternative to Obama Care...Hands Down

These benefits are subject to the policy provisions including any limitations and exclusions that are spelled out in the policy.

HOW DOES YOUR POLICY RENEW?



Renewable...

**At Company
Option ONLY**



Renewable...

**For a Limited Time
Period of Not More
Than 12 Months**



Renewable...

***Non-Cancellable
Guaranteed
Renewable**

DEFINITE GUARANTEE OF *PERMANENCY*

These Plans of Hospital, Medical and Surgical Insurance are Continuous Contracts and once fully in force *cannot* be cancelled, changed or modified so long as the premiums are timely paid, up to age 65.

This policy is NON-CANCELLABLE and GUARANTEED RENEWABLE so that by paying premiums when due at the rates then effective, the policy owner may continue this policy in force. The Company may adjust premium rates on all policies then outstanding on this form, as a class, based on its experience with this class of policy in accordance with applicable Texas statutes and regulations.

The continuation of the insurance is at the policy owner's and not the company's option. *The owner and only the owner says when it stops.*

SOUTHWEST SERVICE LIFE INSURANCE COMPANY, FORT WORTH, TEXAS
Providing Quality Health Insurance Coverage to fellow Texans for over 52 Years.

**Our Policyholders have the peace of mind knowing their
Health Insurance will be there when they need it most.*