





BENEFITS

2020 Enrollment Guide





Coverage Made Easy

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Thank you for considering joining the Limited Membership! The membership establishes a health plan on behalf of its members where everyone joins under the same conditions and where efforts are combined to share economic benefits of certain enterprises and pursuits in which you and your family may participate.

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1. SelectMed

	SelectMed Base	SelectMed Pro	SelectMed Max				
Evidence of insurability	Guaranteed Acceptance	Guaranteed Acceptance	Guaranteed Acceptance				
PPO Network		First Health®					
Deductible	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)				
Individual	n/a	n/a	\$2,000				
Family	n/a	n/a	\$4,000				
Out-of-Pocket Maximum	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)				
Individual	n/a	\$7,900	\$7,900				
Family	n/a	\$15,800	\$15,800				
SelectMed Medical Services	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)				
MedCall Now	Included (No Copay)	Included (No Copay)	Included (No Copay)				
Preventative & Wellness*							
Primary Care Visit to Treat Injury or Illness		\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$25.00 Copay per visit				
Specialist Visit	Not Covered	\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$50.00 Copay per visit				
Outpatient Diagnostic Test (X-Ray, Blood Work)		\$25.00 Copay Max 5 Tests Per Calendar Year	\$50.00 Copay per test				
	No Copay for ACA Compliant covered prescription drugs	No Copay for ACA Compliant covered prescription drugs	No Copay for ACA Compliant covered prescription drugs				
Prescription Benefit		20% Copay-Generic Only 12 Prescriptions Maximum 30 day supply Maximum	Brand/Generic, \$10 Formulary Generic / \$50 Formulary Brand; Mail \$30 Formulary Generic / \$15 Formulary Brand, \$750 Per Member / \$1,500 Per Family Annual Maximum ²				
Urgent Care		\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$50.00 Copay per visit				
Outpatient CT/MRI /Pet Scans	Not Covered		50% Coinsurance per test ³ Subject to deductible				
Outpatient Services: Mental Health, Behavioral Health or Substance Abuse Services		Not Covered	\$50.00 Copay per visit				
Rehabilitation Services & Habilitation Services			\$50.00 Copay per visit Combined limit for all therapies of 20 visits per plan year				
	Mon	thly Rates					
Member	\$75.75	\$102.25	\$194.80				
Member + Spouse	\$130.10	\$168.17	\$328.65				
Member + Child	\$120.40	\$161.55	\$337.02				
Family	\$173.75	\$221.25	\$491.98				

Not available in Alaska, Hawaii, Massachusetts, and New Hampshire.

1. Combined 5 visits per year includes Primary Care Visit to Treat Injury or Illness, Specialist Visit and Urgent Care Visit.

2. The prescription provided by DataRx is not available in AZ, CA, CO, CT, ID, KS, ME, MD, MI, MN, MT, NC, ND, NJ, NM, NY, PA, RI, UT, VA, VT, WA, WV. In the states noted, \$20 co-pay generic only, 30 day

supply max.

3. Pre-authorization required.

For additional information, visit: https://www.healthcare.gov/coverage/preventive-care-benefits/ as benefits are subject to change. Or reference the Summary Plan Description for a list of Wellness & Preventative services offered In-Network.

First Health is a brand name of First Health Group Corp., an indirect, wholly-owned subsidiary of Aetna Inc.

1. SelectMed

Abdominal aortic aneurysm screening Depression screening Obesity screening and counseling Alcohol misuse screening and counseling Alspirin: preventative medication Bacteriuria screening Blood pressure screening Blood pressure screening Breast cancer prevention: expression screening Breast cancer prevention: expression greening Breast cancer screening Breast cance									
Alcohol misuse screening and counseling Aspirin: preventative medication Bacteriuria screening Blood pressure screening BRCA risk assessment and genetic counseling/testing Breast cancer prevention: Breast cancer screening		Preve	entative a	and Wellness Services - Co	vered Bei	nefits			
Aspirin: preventative medication Falls prevention: exercise or physical therapy Folic acid supplementation Freeclampsia screening Folic acid supplementation Preeclampsia screening Blood pressure screening BRCA risk assessment and genetic counseling/testing Breast cancer prevention medications Gonorrhea prophylactic medication Breast cancer screening Healthy diet and physical activity counseling interventions Breastfeeding interventions Hemoglobinopathies screening Cervical cancer screening: with cytology (Pap smear) Cervical cancer screening: with combination of cytology and human papillomavirus (HPV) testing Chlamydia screening Colorectal cancer screening Hopatitis C virus (HCV) infection screening Colorectal cancer screening Hopatitis C virus (HCV) infection screening Colorectal cancer screening Colorectal cancer screening Contraceptive methods and counseling Intimate member violence screening Well-woman visits Dental cavities prevention: infants and children up to age 5 years HepB-1 Hib-2 PCV-3 LAIV (intranasal) HPV-1 HepB-2 Hib-3 PCV-4 MMR-1 MMCV4-2 HPV-3 DTaP-1 IPV-1 MMR-2 MPSV4-1 Rotavirus-1 MPSV4-2 Rotavirus-1	Abdominal aortic aneur	ysm screening		Depression screening		Obesity scre	ening and counseling		
Blood pressure screening Blood pressure screening Breast cancer prevention medications Breast cancer screening Hepatitis B screening Breast cancer screening Hepatitis C virus (HCV) Infection screening Breast cancer screeni	Alcohol misuse screening and counseling			Diabetes screening		Osteop	orosis screening		
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Colorectal cancer screening Contraceptive methods and counseling Dental cavities prevention: infants and children up to age 5 years HepB-1 HepB-2 Hib-3 PCV-4 HepB-3 Hib-4 MMR-1 MCV4-2 HepB-3 DTaP-1 IPV-1 MMR-2 MPSV4-1 Rotavirus-1 MPSV4-2 Rotavirus-1	with combination of cytology and human					Tuberculosis screening			
Contraceptive methods and counseling Dental cavities prevention: infants and children up to age 5 years Dental cavities prevention: infants and children up to age 5 years Contraceptive methods and counseling Intimate member violence screening *See Schedule of Benefits for Limitations Intervals and Requirements. Vaccines	Chlamydia scre	eening		HIV screening		Sypl	nilis screening		
Dental cavities prevention: infants and children up to age 5 years Lung cancer screening *See Schedule of Benefits for Limitations Intervals and Requirements.	Colorectal cancer	screening		Hypothyroidism screening		Vision screening			
Lung cancer screening Intervals and Requirements. Vaccines HepB-1 Hib-2 PCV-3 LAIV (intranasal) HPV-1 HepB-2 Hib-3 PCV-4 MCV4-1 HPV-2 HepB-3 Hib-4 MMR-1 MCV4-2 HPV-3 DTaP-1 IPV-1 MMR-2 MPSV4-1 Rotavirus-1 DTaP-2 IPV-2 Vericella-1 MPSV4-2 Rotavirus-1	Contraceptive methods	and counseling	Intin	mate member violence screening		Well-woman visits			
HepB-1 Hib-2 PCV-3 LAIV (intranasal) HPV-1 HepB-2 Hib-3 PCV-4 MCV4-1 HPV-2 HepB-3 Hib-4 MMR-1 MCV4-2 HPV-3 DTaP-1 IPV-1 MMR-2 MPSV4-1 Rotavirus-1 DTaP-2 IPV-2 Vericella-1 MPSV4-2 Rotavirus-1				Lung cancer screening					
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HepB-3 Hib-4 MMR-1 MCV4-2 HPV-3 DTaP-1 IPV-1 MMR-2 MPSV4-1 Rotavirus-1 DTaP-2 IPV-2 Vericella-1 MPSV4-2 Rotavirus-1	HepB-1	Hib-2		PCV-3	LAI	/ (intranasal)	HPV-1		
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DTaP-2 IPV-2 Vericella-1 MPSV4-2 Rotavirus-1	HepB-3	Hib-4		MMR-1		MCV4-2	HPV-3		
	DTaP-1	IPV-1		MMR-2	ı	MPSV4-1	Rotavirus-1		
DT 0 IDV 0 Vi. II 0 TI	DTaP-2	IPV-2		Vericella-1			Rotavirus-1		
יים אופריט וויים אופריט ו	DTap-3	IPV-3		Vericella-2		Td	Rotavirus-2		
DTaP-4 IPV-4 HepA-1 Tdap Rotavirus-3	DTaP-4	IPV-4		HepA-1	Tdap		Rotavirus-3		
DTaP-5 PCV-1 HepA-2 PPSV-1 Herpes Zoster	DTaP-5	PCV-1		HepA-2	-		Herpes Zoster		
Hib-1 PCV-2 Influenza, inactivated PPSV-2	Hib-1	PCV-2		Influenza, inactivated	PPSV-2				

^{*}Above benefits are subject to: Limitations, Intervals and Requirements. See plan Schedule of Benefits.

^{*}For additional information, visit: https://www.healthcare.gov/coverage/preventive-care-benefits/ as benefits are subject to change. Or reference the Summary Plan Description for a list of Wellness & Preventative services offered In-Network.



2. Hospital Indemnity Insurance

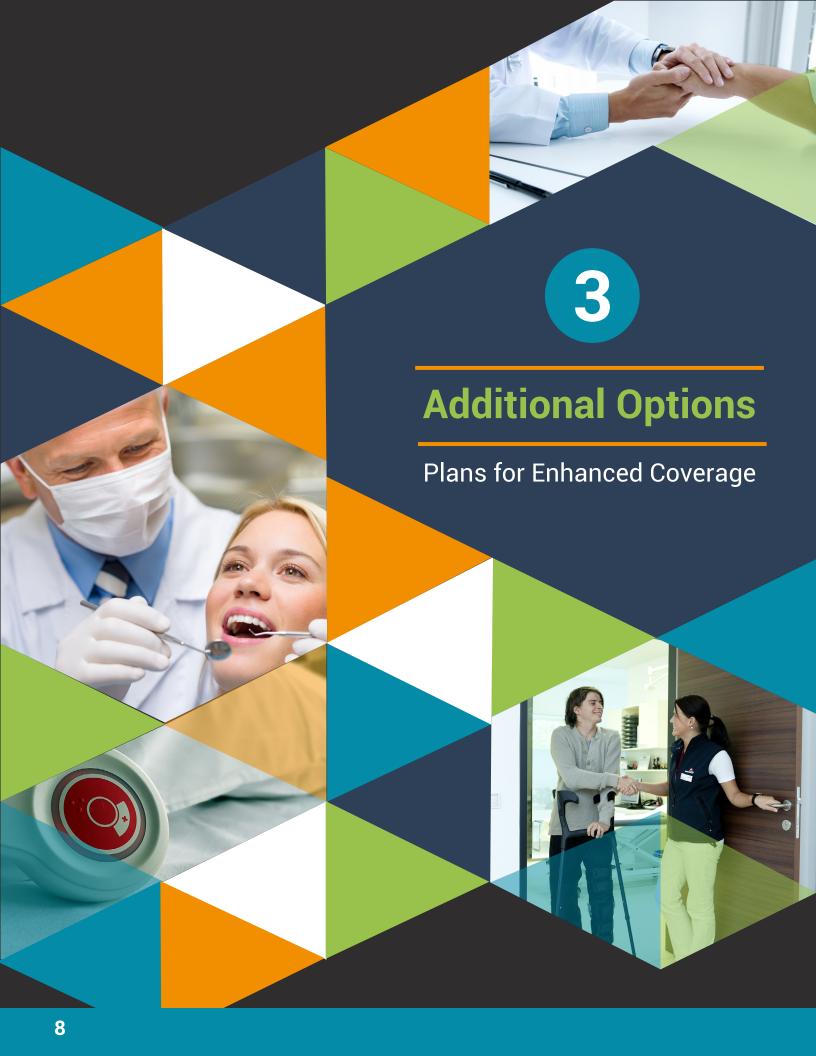


POLICY BENEFITS		OPTION 1					
Daily In-Hospital Indemnity Benefit	Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness.	\$1,000 \$5,000 Calendar Maximum					
	Maximum	\$5,000					
ADDITIONAL INDEMNIT	ADDITIONAL INDEMNITY BENEFITS						
Ambulance Indemnity Benefit Rider	Pays each day an insured person receives ambulance transportation as the result of a covered accident or sickness. Transportation must be provided by a licensed ambulance company within 96 hours of a covered accident or onset of sickness. Air ambulance pays 3 times the amount shown.	\$100 3 days per calendar year/6 days per lifetime					
Hospital Confinement Indemnity Benefit Rider	Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness lasting a minimum of 24 continuous hours from time of admission.	\$1,000 1 day					
Inpatient Surgical	Pays each day an insured person undergoes surgery while confined to a hospital as a result of a covered accident or sickness.	\$1,000					
Indemnity Benefit Rider	If anesthesia is administered, pays an additional:	30%					
	Calendar Year Maximum	1 day					
Inpatient Miscellaneous Indemnity Benefit Rider	Pays each day an insured person is confined to a hospital as the result of a covered accident or sickness.	\$100					
machinity benefit fider	31 days						
NON-INSURANCE DISC	OUNT PROGRAMS						
PPO Network offered by N	Multiplan	Included					
Employee Discount Card	offered by New Benefits Ltd.	Included					

HOSPITAL INDEMNITY INSURANCE MONTHLY PREMIUMS								
	Member	Member + Spouse	Member + Child	Family				
OPTION 1	\$103.21	\$208.29	\$153.48	\$240.14				

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL COVERAGE (MEC) AS DEFINED BY THE FEDERAL AFFORDABLE CARE ACT (ACA).

This is a brief summary of hospital indemnity insurance policy. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.



3. Dental Insurance





Maintaining great care can often require more costs than regular insurance will pay for. When it's time to head to the dentist, your health insurance likely turns a blind eye to your ailing chompers, but that's not to say that a trip to the dentist isn't going to take a bite out of your wallet. Depending on the area in which you live, a crown may cost \$1,500, and a root canal might run you \$300 to \$1,000. Even a simple cleaning will likely come in at more than \$100. Dentists aren't cheap and that's why dental insurance may be appropriate for you.

Services*		Coverage
Type I - Diagnostic & Preventative	Exams, cleanings, topical fluoride, space maintainers and bitewings.	100%
Type II - Basic Restorative Services	X-rays, emergency treatment for pain, fillings, and simple extractions.	80%
Type III - Major Restorative Services	Denture repair, oral surgery (except TMJ), non-surgical periodontics, surgical periodontics, periodontal maintenance, crowns, inlays, onlays, veneers endodontics, prosthodontics and implants. (Twelve month waiting period for Type III); other limitations and exclusions may apply. See policy for details.	50%
Additional Benefit Informatio	n	Coverage
Waiting Period	Type III Services - 12 month waiting period	✓
Dependent Eligibility	Eligible dependents of the insured include the insured's lawful spouse and dependent children through age 25.	✓
Annual Maximum	Applies individually to member and each insured family member per policy year.	\$1,000
Annual Deductible	Applies to Type II and III	\$50

^{*} Out of network benefit payment is based on maximum allowable (MA).



Rates for Dental Insurance								
Member	\$28.06							
Member + Spouse	\$52.10							
Member + Child (ren)	\$54.67							
Family	\$83.65							
	MONTHLY							

This is a brief summary of Group Dental Insurance. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details. *Rates do not apply in the State of California. Please request rates for California residents. Rates shown include insurance premium and \$1.00 administrative fee. This Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

3. Accident Insurance





Accidents can happen at any time, to anyone. Who would pay the bills when a serious injury unexpectedly puts you in a hospital bed for days, weeks, or longer? The everyday bills and extra expenses do not stop when an accident strikes.

Policy Highlights	Benefits								
Initial Hospitalization for Injury Benefit	\$1,500 per person, per calendar year								
Accident Emergency Treatment Benefit	\$125 for member or spouse paid once per insured a	ccident							
Accident Hospital Income Benefit		Hospital - \$250 per day up to 365 days per year with 30 days of accident ICU - \$750 per day up to 15 days per insured person per insured accident							
Appliances Benefit	\$200 per accident, per person (Crutches, leg braces, wheelchairs and walkers.)								
Physical Therapy Benefit	\$50 per treatment, one treatment per day - up to ten treatments per insured accident								
Prosthetic Device Benefit	\$750 for one prosthetic device, two or more devices	\$750 for one prosthetic device, two or more devices \$1,500							
Accident Follow-up Treatment Benefit	\$50 per visit up to a maximum of 3 treatments within	n 6 months per in	sured person, per	r insured accident					
Wellness Benefit	\$60 annual benefit for the insured or any one insured	d family member	after the first 12 r	months of paid premium					
Ambulance Benefit	\$300 Ground Ambulance \$1,500 Air Ambulance								
		Death must result from and occur within 90 days of the accident. Only one of the following benefits will be paid per insured person per accident and will be reduced by any dismemberment benefits previously paid for the same accident. Child benefit is 50% of the benefit amount.							
		Member:	Spouse:	Child:					
Accidental Death Benefit	Automobile Accidental Death (benefit amount based on the driver's seatbelt use)	up to \$88,000	up to \$88,000	up to \$44,000					
	Common Carrier Accidental Death	\$120,000	\$120,000	\$60,000					
	Other Accidental Death	\$40,000	\$40,000	\$20,000					
	Pays the percentage of the accidental death benefit:								
	Both arms and legs	\$40,000							
Accidental Dismemberment	Two arms or two legs	\$20,000							
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Two eyes, hands, or feet	\$20,000							
	One eye, hand, foot, arm, or leg	\$8,000							
	One or more fingers and/or one or more toes	\$2,000							
Specific Sum Injuries	Pays benefits for dislocations, burns, ruptured discs, torn knee cartilage, eye injuries, lacerations, internal injuries, fractures, blood plasma and coma. Benefits range from \$40-\$15,000. Ask for copy of rider for specific amounts payable and definitions and limitations for each specific accident. (Benefits will not be paid for services rendered by a member of the immediate family of an insured person)								
Benefits	Off the job accidents								
Family Lodging Benefit	\$150 benefit if an insured suffered injuries in a covered accident and requires hospital confinement at a facility more than 100 miles from the residence of the covered person, the selected benefit amount is paid for one motel/hotel room for a member(s) of the immediate family who accompanies that person.								
Transportation Benefit	\$600 benefit if an insured suffers injuries in a covere at a facility more than 100 miles from the site of the amount is paid for transportation costs. A local atter available locally. This benefit is limited to three trips	accident or resid nding physician n	ence of the cover nust prescribe the	ed person, the selected benefit e treatment and it must not be					



Rates for Accident Insurance									
Member	Member + Spouse	Member + Child(ren)	Family						
\$21.32	\$31.48	\$27.56	\$38.56						
			MONTHLY						

This is a brief summary of accident-only insurance. Insurance may not be available in all jurisdictions. Limitations and Exclusions apply. Refer to the policy, certificate and riders for complete details.

3. Critical Illness Insurance





Concentrate on your recovery, not your finances. Critical illness insurance provides a single cash benefit paid directly to you if you're diagnosed or treated for a covered critical illness -- giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage, groceries, or utility bills. Consider how you would manage if you were unable to work due to an illness.

Critical Illness	
Critical Illness Benefit	Critical illness insurance provides a lump-sum cash benefit which the member can use however they wish. After the critical illness diagnosis, the insured person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate.
Recurrent Critical Illness Benefit Rider	This benefit provides each insured person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the association. A recurrence of the same critical illness must be separated by a 12 month waiting period. Only one Recurrence Benefit will be paid for each critical illness.
Wellness Indemnity Benefit Rider	This benefit can help pay the costs for a screening test for early disease signs and lead to earlier intervention, better outcomes and healthier members. The benefit is payable once per calendar year per insured person.
First Occurrence	First occurrence after effective date
Rate Structure	Voluntary - Issue Age

Covered Critical Illnesses	
Illness covered under policy	Percentage of Benefit Amount
Heart Attack	100%
Stroke	100%
Life Threatening Cancer	100%
Major Organ Transplants	100%
End Stage Renal Failure	100%
Blindness and/or Deafness	100%
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%
Coronary Artery Bypass Surgery	25%
Carcinoma In Situ	25%
Prostate Cancer with TNM Classification of T1	25%
Angioplasty	5%
Skin Cancer	5%
Additional Benefit	Benefit Amount
Wellness Indemnity Benefit	\$50
Recurrent Critical Illness Benefit Rider	50%



Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	Age	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
18-29	\$13.90	\$16.85	\$19.80	\$22.75	\$25.70	\$28.65	50-59	\$35.10	\$48.65	\$62.20	\$75.75	\$89.30	\$102.85
30-39	\$15.10	\$18.65	\$22.20	\$25.75	\$29.30	\$32.85	60-64	\$66.50	\$95.75	\$125.00	\$154.25	\$183.50	\$212.75
40-49	\$22.30	\$29.45	\$36.60	\$43.75	\$50.90	\$58.05	65+	\$77.20	\$111.80	\$146.40	\$181.00	\$215.60	\$250.20
					MON	THLY						MON	THLY

This is a brief summary of critical illness insurance. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

3. Cancer Insurance





Cancer insurance is designed to provide benefits to help with the cost of cancer treatment. Benefits are paid directly to you and are paid in addition to any other insurance you may have. This policy can also help protect your income from out-of-pocket expenses that aren't covered by your major medical coverage including:

- Out-of-pocket medical expenses
- Child care and household help
 Out-of-network specialists
 Normal living expenses such as your car payment, mortgage, rent, and utility bills

Policy Highlights

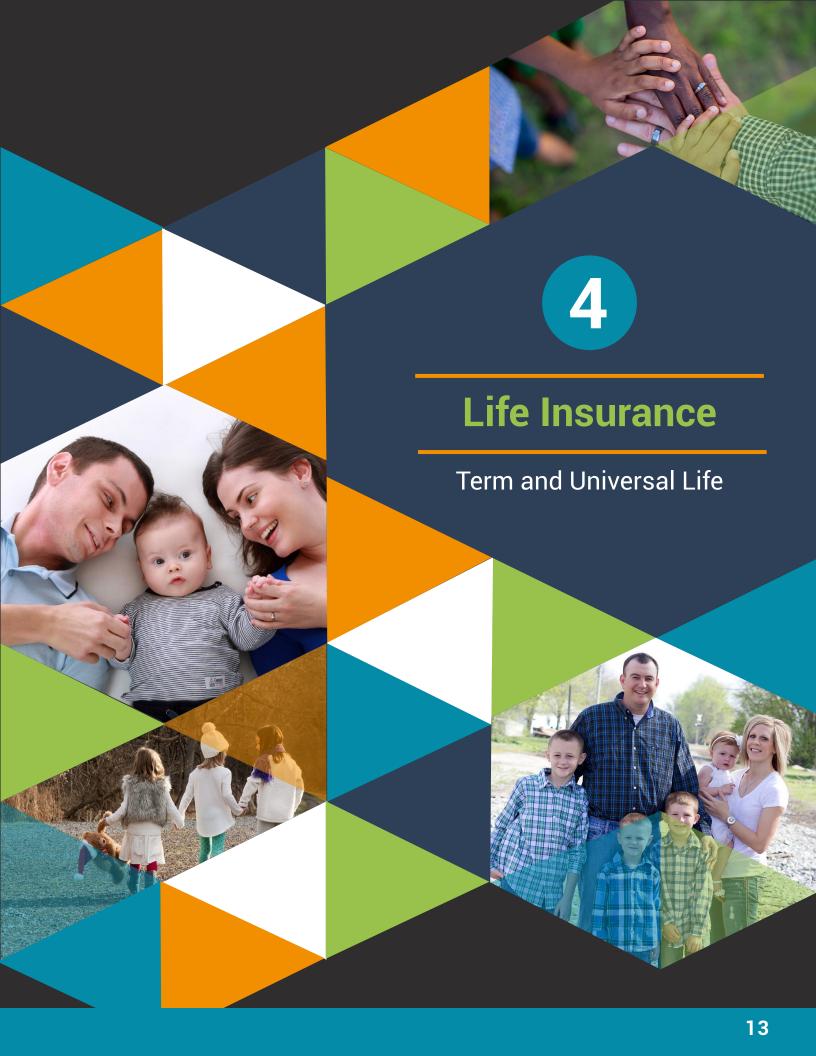
Individual and family incurance available

Individual and family insurance available Fully portable			
Hospital Benefits			
Hospital Confinement & Extended Benefits	\$200 per day of covered confinement; \$400 per day; begins on day 91 of continuous confinement; in lieu of all other benefits (except surgery and anesthesia)		
Attending Physician	\$40 per day while hospital confined; one visit per 24-hour period		
Inpatient Drugs & Medicines	\$30 per day while hospital confined		
Ambulance	\$200 for service by a licensed ambulance service for transportation to a hospital; admittance required		
Additional Hospital Benefits	Up \$200 per day for: Private Duty Nurse Extended Care Facility Government or Charity Hospital Hospice Care		
Surgery Benefits			
Surgery	Inpatient-\$3,000; Outpatient-\$4,500 Maximum benefit; actual benefit is determined by the surgery schedule in the contract; for multiple procedures in same incision only the highest benefit is paid; for multiple procedures in separate incisions will pay highest benefit and then 50% for each lesser procedure		
Anesthesia	25% of covered surgery benefit		
Prosthesis	\$1,500 maximum benefit; pays actual charges per device requiring implantation; \$150 maximum benefit; pays actual charges for wig to cover hair loss from cancer treatment		
Additional Surgery Benefits	• Reconstructive Surgery • Second Surgical Opinion • Ambulatory Surgical Center • Skin Cancer Surgery		
Radiation and Chemotherapy Benefits			
Radiation & Chemotherapy and Related Expenses	\$15,000 maximum benefit per 12-month period; pays actual charges; \$750 maximum benefit per 12-month period; pays actual charges for treatment consultations and planning, adjunctive therapy, radiation management, chemotherapy administration, physical exams, checkups, and laboratory or diagnostic tests; transportation and lodging are not included as associated expenses		
Blood, Plasma, Blood Components, Bone Marrow & Stem Cell Transplant and Associated Blood & Plasma Expenses	\$15,000 maximum benefit per 12-month period; pays actual charges; \$750 maximum benefit per 12-month period; pays actual charges for administration of blood, plasma and blood components, transfusions, processing and procurement, or cross-matching, treatment consultations and planning, physical exams, checkups, and laboratory or diagnostic tests; transportation and lodging are not included as associated expenses		
New or Experimental Treatment	\$15,000 maximum benefit per 12-month period; pays actual charges for drugs or chemical substances approved by the FDA for experimental use on humans or surgery or therapy endorsed by either the NCI or ACS for experimental studies received in the US or its territories		
Wellness & Non-Medical Benefits			
Annual Cancer Screening Benefit	\$100 per calendar year for cancer screening tests: mammogram, pap smear, flexible sigmoidoscopy, prostate-specific antigen test, chest x-ray, hemocult stool specimen, ultrasound, CEA, CA125, biopsy, thermography, colonoscopy, serum protein electrophoresis bone marrow testing, and blood screening		
Additional Wellness & Non-Medical Benefits	 Non-Local Transportation Family Member Lodging Outpatient Lodging MRI Scan • Physical Therapy At-Home Nursing MRI Scan 		
Waiver of Premium	Waives premium for total disability due to cancer after 60 consecutive days of total disability; total disability must begin prior to the insured person's 70th birthday		
Cancer Maintenance Therapy Benefit			
Cancer Suppressive Therapy, Hematological Drugs, Anti-Nausea Drugs, and Motility Drugs	\$1,000 maximum benefit per 12-month period; pays actual charges		



Rates for Cancer Insurance					
Member	Member + Child(ren)	Family			
\$27.51	\$31.02	\$47.76			
		MONTHLY			

This is a brief summary of Cancer Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.



4. 10 Year Term Life Insurance

GUARANTEED ISSUE UP TO \$100,000! \$500,000 MAX!





What Is It?

Life insurance helps provide immediate and future financial security for your family following your death. Term life insurance gives you coverage for a specified period of time, or "term" such as 10 years.

Policy Highlights	Benefits
Benefit Levels	 Guaranteed issue up to \$100,000 not to exceed 5 times annual salary. Spouse guaranteed issue up to \$15,000. Eligible dependent children issue is up to \$10,000; minimum is \$5,000
Evidence of Insurability	Guaranteed Issue
Portable	If an insured leaves the group for any reason, he or she may be able to continue this Voluntary Group Term Life Insurance coverage on a direct basis.
Convertible to Whole Life Policy	Opportunity to convert to permanent ¹ life insurance upon termination of insurance.
Accelerated Death Benefit for Critical Care Condition Rider	Benefit amount is 25% of the life insurance death benefit. Allows the insured to receive an early payout of the life insurance death benefit in the event of these critical care conditions: cancer, heart attack, major organ transplant surgery, renal failure or stroke.
Accelerated Death Benefit for Living Benefit Rider	Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment. Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
Extension of Benefits Rider	Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up benefit of 25% of face amount
Accelerated Death Benefit for Terminal Illness Rider	Accelerates up to the lesser of \$100,000 or 50%. Accelerates a portion of the death benefit amount if a covered person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months.
Waiver of Premium Due to Layoff or Strike Rider	Waives the premium for up to six months in the event of involuntary layoff or strike. Waiver is limited to three layoffs/strikes, not to exceed a total of six months, per 12-month period. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.



Sample Member Premiums* - Non-Tobacco			
Age	Amount You Will Pay	Amount Of Death Benefit	
Age 25	\$16.38	\$50,000	
Age 30	\$18.46	\$50,000	
Age 35	\$22.17	\$50,000	
Age 40	\$29.29	\$50,000	
Age 45	\$39.00	\$50,000	
Age 50	\$50.71	\$50,000	
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Issue ages are 16-75 for member and 16-65 for spouse. *Rates are based upon age and tobacco usage. 1 Coverage could lapse prior to the maturity for non-payment of premiums. You must speak with a benefits counselor to receive your applicable rate.

MONTHLY

This is a brief summary of Group Term Life Insurance. Premiums are scheduled to remain level for five years and are guaranteed level for the first five years. **Premiums may actually increase annually starting in year 6.** This Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

4. Universal Life Insurance

GUARANTEED ISSUE UP TO \$100,000! \$500,000 MAX!





Universal Life Insurance is designed to last your lifetime. It combines life insurance protection with the ability to grow cash value over time. As long as your policy has earned sufficient cash value, you may borrow from it for any reason at a modest interest rate. You can use this loan for things such as paying college tuition, mortgage costs, or use it to pay for final expenses.

Policy Highlights	Benefits
Benefit Levels	Guaranteed issue up to \$100,000 for member and \$15,000 for spouse. Eligible dependent children is \$25,000 or \$10,000 for child term rider.
Eligibility	90 Days
Evidence of Insurability	Guaranteed Issue
Cash Value Accumulation	The policy builds with a minimum guaranteed interest rate of 3%
Portable	Yes. If you retire or leave your group, you can take comfort in knowing that your premium won't change because you leave.
Accelerated Death Benefit for Terminal Condition Rider	Accelerates up to the lesser of \$100,000 or 75%. Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.
Waiver of Monthly Deductions for Layoff or Strike Rider	Waives the monthly deductions for up to six months per year if the member is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the member's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured member's layoff. Rider is available through age 55 and terminates on the member's 60th birthday or when the insurance is assigned to another party, whichever is earlier.
Accelerated Death Benefit for Critical Condition Rider	Accelerates up to the lesser of \$100,000 or 25%. Accelerates a portion of the life insurance death benefit it the insured person is first diagnosed with a covered critical care condition (cancer, heart attack, stroke, renal failure or major organ transplant surgery) after the 30-day waiting period. When exercised, an administrative fee of \$250 will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.
Accelerated Death Benefit for Living Benefit Rider	Accelerates 4% for monthly benefit or 20% of one-time lump sum payment. Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
Extension of Benefits Rider	Accelerates 4% for monthly benefit of 5% of one-time lump sum payment/Paid-up benefit of 25% of face amount
Waiver of Monthly Deductions for Total Disability Rider	Waives the monthly deductions while a member is totally disabled. One the six month waiting period is satisfied, monthly deductions will be waived retroactively to the commencement of total disability and continue as long as the member remains totally disabled, subject to certain conditions. The disability must begin after age 16 and prior to age 60. Benefits are based on the member's total disability only. Total disability of an insured spouse of child does not qualify for this waiver. Rider is available through age 55 and terminates on the member's 70th birthday.
Automatic Face Amount Increase Rider	\$1 per week for 10 years. Spouse coverage is \$1 per week for 3 years. This rider automatically increases the face amount by increasing the planned premium annually. The face amount will increase by the amount that the planned premium increase will purchase at current age and rate class. This rider is only available to a member, age 16 through 60, during the initial enrollment and cannot be added later.
Child Term Insurance Rider	Benefit of \$10,000 or \$20,000 for each child. All children in the family will be insured for the same coverage amount. Allows an insured member or spouse (but not both) to insure all eligible children, age 15 days through age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.



Sample Member Premiums* - Non-Tobacco				
Age	Amount You Will Pay	Amount Of Death Benefit		
Age 25	\$27.85	\$50,000		
Age 30	\$32.60	\$50,000		
Age 35	\$39.08	\$50,000		
Age 40	\$48.13	\$50,000		
Issue ages are 16-80 for member and tobacco usage. Coverage could lapse You must speak with a benefits couns	MONTHLY			

This is a brief summary of Universal Life Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

America's Consumer Affiliates

BENEFITS

2020 Enrollment Guide