

Benefit Descriptions

Physician's Office Visits Benefit

- Pays per visit benefit if an insured person visits a physician's office for treatment of sickness or injury.

Physician and Hospital Discounts

- We offer the provider network BeachStreet to complement the benefits provided by the Select Series Plans.
- Discounted rates are available at premier physicians, hospitals and medical centers around the country.

Health Screening Benefit

- Pays a per test amount when an insured person undergoes specified routine examinations or other preventive testing.

Routine Well-Child Benefit

- Pays a per physician's visit amount when an insured dependent child visits a physician and undergoes physical examination and/or appropriate immunizations during the first 12 months following birth.

Outpatient Diagnostic X-Ray & Laboratory Benefit

- Pays an outpatient diagnostic x-ray and laboratory benefit when an insured person visits a physician's office or other outpatient setting except an emergency room and undergoes diagnostic x-ray and laboratory tests for treatment of sickness or injury.

Emergency Room Accident Treatment Benefits

- Pays a per accident benefit shown when an insured person suffers an injury that, within 72 hours of the accident that caused the injury that requires him or her to receive emergency treatment in the emergency room of a hospital.

Emergency Room Sickness Treatment Benefit

- Pays a per visit benefit when an insured person visits the emergency room of a hospital for emergency treatment of sickness.

Hospital Admission Benefit

- Pays a lump sum hospital admission benefit if an insured person is admitted as an inpatient to a hospital for treatment of sickness

Hospital Confinement Benefit

- Pays a daily hospital confinement benefit for each day that an insured person is charged for a room as an inpatient when that insured person becomes confined as an inpatient to a hospital for treatment of sickness or injury

Intensive Care Unit Benefit

- If benefits have become payable for an insured person under the hospital confinement benefit and such insured person becomes confined in an intensive care unit, this pays an additional daily intensive care unit benefit for each day and insured person is confined in and charged for an intensive care unit.

Surgical /Anesthesia Benefits

- Pays a scheduled surgical benefit when an injured person undergoes a surgical procedure for treatment of sickness or injury.

Anesthesia

- Pays an Anesthesia benefit for the administration of anesthesia for which a charge is incurred during a covered surgical procedure.

Critical Illness Rider

- Pays a lump sum benefit upon diagnosis of a specified critical illness after a 30 day waiting period. The insured person must survive for 30 days after the diagnosis.

Accidental Death Benefit

- Pays a lump sum benefit if an insured person suffers an injury that results in death.

24 Hour Nurse Access

- 24 Hour access to a Registered Nurse to answer any question on family health issues.

Patient Advocacy

- Claims support by negotiating professionals for claims in and out network.

Value Added Benefits

Regence PRAM Discount Rx

- This drug benefit discounts most of the commonly prescribed generic and brand name drugs. This is a very comprehensive and aggressive pharmacy benefit with deep discounts and mail order options.

EyeMed Vision Discount Program

- Members pay a low \$20 Co-pay for an eye exam with dilation if necessary.
- Members receive up to 35% discount off frames and lenses www.eyemedvisioncare.com

Lab Testing and Imaging

- Save on more than 1,700 tests thousands of patient service centers nationwide. To schedule your test just call 877-DXL-TEST and identify your Lab Code as ADMU.

Accident Medical Insurance, Accidental Death & Dismemberment (AD&D) Insurance

- Up to \$5,000 accident medical insurance and up to \$5,000 AD&D insurance for all covered individuals, with a \$100 deductible per occurrence. *Underwritten by GTL.*

Plan Highlights:

Guarantee Issue • No waiting periods for pre-existing conditions
Pays in addition to any other coverage • National PPO Network Coverage for Spouse and Dependent Children • Portable Flexible Billing Options • Easy phone in or online enrollment

MONTHLY RATES	Select 250	Select 500	Select 750	Select 1000
Individual	\$75	\$110	\$149	\$185
Individual Plus Spouse	\$139	\$195	\$269	\$325
Individual Plus Children	\$149	\$199	\$260	\$335
Family	\$199	\$289	\$369	\$469



Limited Benefit Health Insurance

This is limited indemnity coverage. This is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. Benefits may vary from state to state.

Benefit Descriptions	Select Series 250	Select Series 500	Select Series 750	Select Series 1000
PREVENTIVE BENEFITS				
Physician Office Visit • 5 visits per person per calendar year, 10 visits per family per calendar year	\$50	\$50	\$75	\$100
Health Screening Benefit • 3 visits per person per calendar year, Includes routine exams and preventive testing	\$50	\$50	\$75	\$100
Routine Well Child Benefit • Includes physical examinations and immunizations during the first 12 months following birth. 6 visits per covered child per calendar year	\$50	\$50	\$75	\$100
Diagnostic, X-ray, & Lab Benefit • 3 tests per person/6 per person per family per calendar year	\$50	\$50	\$75	\$100
Emergency Room Benefit • 1 visit per person per calendar year	\$50	\$100	\$150	\$100
HOSPITAL BENEFITS				
Hospital Admission Benefit • Inpatient Admission for treatment of Sickness or Injury	-	\$500	\$750	\$1,000
Hospital Confinement Benefit (First 30 days) • Pays per day for the first 30 days of Inpatient Confinement • Pays in addition to Hospital Admission Benefit	-	\$500	\$750	\$1,000
Intensive Care Unit Benefit (First 15 days) • Pays per day each day Insured is Confined in the Intensive Care Unit • Pays in addition to Hospital Admission Benefit and Hospital Confinement Benefit	-	\$500	\$750	\$1,000
SURGERY BENEFITS				
% of amount on Surgical Fee Schedule	-	300%	300%	300%
Anesthesia (% of amount on Surgical Fee Schedule)	-	25%	25%	25%
OTHER BENEFITS				
Critical Illness (First Diagnosis) Maximum Benefit Amount	-	\$2,500	\$5,000	\$10,000
Invasive Cancer Benefit, Heart Attack, Stroke, Renal Failure, ADL, Coronary Bypass Surgery Benefit	-	100%	100%	100%
In Situ Cancer Benefit	-	25%	25%	25%
ACCIDENTAL DEATH BENEFITS				
Accidental Death Benefit	\$10,000	\$20,000	\$30,000	\$40,000
Common Carrier Benefit	\$2,500	\$5,000	\$7,500	\$10,000
DISMEMBERMENT BENEFITS				
Loss of Both Hands or Both Feet, Sight in Both Eyes, One Hand and One Foot, One Hand and Sight in One Eye, One Hand or One Foot, Speech and Hearing in Both Ears, Hearing in One Ear, Thumb and Index Finger of Same Hand	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One or More Fingers or Toes, Sight of One Eye	\$2,500	\$2,500	\$2,500	\$2,500
DISLOCATIONS & FRACTURE BENEFITS				
Dislocation Benefits (All)	\$1,000	\$1,000	\$1,250	\$1,500
Concussion	\$100	\$100	\$125	\$150
Fractures-Rib	\$500	\$500	\$500	\$500
Fractures-Other**	\$1,000	\$1,000	\$1,250	\$1,500
VALUE ADDED BENEFITS***				
24 Hour Nurse Line & Patient Advocacy	Included	Included	Included	Included
PRAM Regence Discount RX	Included	Included	Included	Included
EyeMed - Vision Discount Program - \$20 Co-pay Eye Exam	Included	Included	Included	Included
Lab & Imaging Discount Program	Included	Included	Included	Included
Accident Medical Benefit - No limit (\$100 per occurrence deductible)***	-	\$2,500	\$2,500	\$5,000

* There is 30-day waiting period for this benefit and the insured person must survive 30 days after the diagnosis.

** Covered fractures include Pelvis, Skull, Neck, Thigh, Upper Arm, Ankle, Lower Leg, Elbow, Heel, Shoulder Blade, Lower Jaw, Collarbone, Forearm, Wrist, Vertebrae, Sternum, Kneecap, Cheekbone, Hand, Foot, and Coccyx

*** Value Added Benefits Program, except for vision, is neither underwritten nor provided by National Union Fire Insurance Company of Pittsburgh, Pa.



For more information or to Enroll, please contact us at

1.866.971.2368

Enrollment Code: 223

or visit us @

www.americaprotect.com/enroll

Plans are administered by:



Insured and underwritten by:

National Union and Fire Insurance Company of Pittsburgh, Pa.