



## *Health Solutions* GUARANTEED ISSUE HEALTH INSURANCE



### *A Defined Benefit Health Insurance Plan*

*Not a Major Medical Health Plan*

#### **Affordable Coverage for Individuals, Families & Small Groups**

##### **INSURED BENEFITS INCLUDE:**

- Any Doctor or Choose a Network
- High Hospital & Surgical Benefit
- ICU Benefit (Diamond plan)
- Daily Hospital Benefit up to 100 Days Annually
- Surgeon Charges up to 100% of Medicare Reimbursement
- Doctor Visits including Chiropractor Visits
- Critical Illness Coverage (Gold and Diamond plan)
- No Lifetime Maximum Benefit Limit
- Anesthesia Benefit (Gold and Diamond plans)
- Up to \$150 for Lab & X-ray
- \$150 for Preventative Test
- \$5,000 Accident Policy
- No Lifetime Maximum
- Maternity Coverage
- Aetna PPO Discount Dental Included

# Benefit Summary

*A Defined Benefit Health Insurance Plan  
not a Major Medical Health Plan*



## PLAN BENEFITS

- Doctor Visits
- Daily Hospital Confinement
- Surgical Benefits (same benefit inpatient & outpatient)
- Diagnostic, X-Ray & Lab Benefit (DXL)
- Preventive Testing
- Accident Benefit
- Critical Illness Benefit
- No Lifetime Maximum
- Maternity Coverage
- PPO Network Repricing for Hospital, Doctor and Outpatient Services.  
<http://www.multiplan.com>
- Prescription Discount Card

## PLAN HIGHLIGHTS

- Guaranteed Issue to Individuals & Small Groups
- Guaranteed Renewable
- Portable
- Assignable Benefits
- Stable Rates
- First Dollar Coverage (No Co-pays)
- Nationwide Availability
- HIPAA Compliant
- Fully insured by AM Best rated carrier
- Three Plans: Silver, Gold & Diamond

## INPATIENT MEDICAL EXPENSE BENEFITS

### Daily Hospital Benefit\*

Hospital benefit of \$1,000.00 per day for up to 100 days per covered person, per calendar year. Unlimited re-admission. Optional extra \$500 per

day hospital benefit available. Call your broker for details.

### ICU/CCU Hospital Benefit\*

Plan will pay an additional \$1,000.00 per day (max of five days) annually.

### Surgical Benefit\*

Plan provides scheduled benefits for surgery per incident (maximum for any one surgery is 100% of Medicare reimbursement). Unlimited incidents.

### Anesthesia Benefit\*

Plan provides a 20% benefit (this benefit is calculated by multiplying the surgeon's benefit times 20%).

## OUTPATIENT MEDICAL EXPENSE BENEFITS

### Office Visit\*

\$75 paid per visit for up to 5 visits per calendar year per covered person.

### Surgical & Anesthesia Benefit\*

Same as inpatient coverage. Unlimited incidents.

### Preventive Testing Benefit\*

\$150 paid per covered person per year for Preventive Care test.

### Prescription Discount\*

See Member RX.

### Diagnostic Tests, X-Rays & Lab Testing\*

\$150 paid for up to three visits per person per calendar year for diagnostic tests, x-rays and lab testing. Benefits paid on inpatient or outpatient basis.

## OTHER BENEFITS

### Accident Benefit

Up to \$5,000 paid per accident, subject to \$100.00 deductible and 80% coinsurance per accident. One accident per covered person per year.

### Critical Illness Rider (included)

\$2,500 critical illness coverage on the primary insured only.

## OTHER BENEFITS *(continued)*

### PPO Network Discounts

The plan offers **Multiplan** PPO network repricing when network providers are used. **Multiplan** offers one of the largest seamless national networks. Over 500,000 providers in 50 states. Visit <http://www.multiplan.com> to locate a provider.

*\*Benefit amounts are based on the Diamond Plan.*

This policy has a pre-existing conditions limitation. Pre-existing conditions are not covered until the policy has been in effect for more than 12 months. A pre-existing condition is any condition you have now or had within a 12 month period prior to the effective date of coverage for each covered person.

The Health Solutions Plan is HIPAA compliant. Persons who leave the plan will receive a HIPAA Certificate of Creditable Coverage. Those who enter the plan presenting a Certificate of Creditable Coverage will receive credit toward this plan's pre-existing conditions limitation.

## OPTIONAL BENEFITS

### Generic Prescription Card Rider

Affordable generic prescription plan. Plan pays medically necessary generic prescription drug charges in excess of the \$10.00 co-pay amount. No deductibles or waiting periods. No restrictions for pre-existing conditions. Acceptance at over 53,000 pharmacies nationwide including Walgreens, CVS, Wal-Mart and Rite Aid stores. Brand name drugs: Discounted price as adjudicated at the time of purchase.

# Health Solutions

*A Defined Benefit Health Insurance Plan  
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PLAN BENEFITS	SILVER	GOLD	DIAMOND
<b>Physician Office Visit Benefit:</b> The carrier will pay the benefit amount as shown if you seek treatment for a covered illness or injury. Includes chiropractic office visits.	\$50 per office visit up to 5 per year/ 5 per each person in family.	\$75 per office visit up to 5 per year/ 5 per each person in family.	\$75 per office visit up to 5 per year/ 5 per each person in family.
<b>Preventive Test Benefit:</b> The carrier will pay the benefit amount shown.	\$100 per test, one per year.	\$100 per test, one per year.	\$150 per test, one per year.
<b>Hospitalization Admission &amp; Confinement Benefit:</b> The carrier will pay the benefit amount shown if you are admitted to a hospital as a patient because of a covered sickness or injury. You are allowed unlimited hospital stays per year, however, you will be limited to 100 total days per year including first day hospital stays.	\$750 1st day, \$750 per day thereafter. Maximum 100 Days.	\$1,000 1st day, \$1,000 per day thereafter. Maximum 100 Days.	\$1,000 1st day, \$1,000 per day thereafter. Maximum 100 Days.
<b>Diagnostic Testing &amp; Lab Benefit:</b> The carrier will pay up to the benefit amount for all diagnostic testing (x-rays) and laboratory fees at the reimbursement rate shown. This benefit pays up to a limit of three per year.	\$50 per visit, 3 per year.	\$100 per visit, 3 per year.	\$150 per visit, 3 per year.
<b>ICU/CCU Benefit:</b> The carrier will pay the benefit amount shown if you are admitted to a hospital as a patient because of a covered sickness or injury. You are allowed unlimited ICU/CCU stays per year, however, you will be limited to five total days per year including first day ICU/CCU stays.	No Coverage	No Coverage	\$1,000 per day. Maximum 5 Days.
<b>Surgical Benefit (Inpatient or Outpatient):</b> The carrier will pay up to the benefit amount shown for required surgery because of a covered procedure. Reimbursements are based on the Medicare/RBRVS benefit schedule.	50% of Medicare/RBRVS* benefit schedule. <b>NO Anesthesia Benefit.</b>	80% of Medicare/RBRVS* benefit schedule. Anesthesia Benefit 20% of Surgeons Benefit.	100% of Medicare/RBRVS* benefit schedule. Anesthesia Benefit 20% of Surgeons Benefit.
<b>Accident Rider:</b> The carrier will pay up to the benefit amount as shown per covered accident. There is only one accident allowed per covered person per year. This benefit pays a portion of the medical costs resulting from injury. The costs must be incurred within 90 days of the injury.	\$2,500 per accident / \$100 deductible / 80% coinsurance.	\$5,000 per accident / \$100 deductible / 80% coinsurance.	\$5,000 per accident / \$100 deductible / 80% coinsurance.
<b>Critical Illness Benefit:</b> The carrier will pay the benefit amount shown (for primary applicant only) if the primary applicant has been diagnosed with a critical illness.	No Coverage	\$2,500 one time benefit. Primary Applicant Only.	\$2,500 one time benefit. Primary Applicant Only.
<b>Optional Generic RX Card:</b> If purchased this benefit pays medically necessary generic prescription drug charges in excess of the \$10 co-pay amount. No deductibles or waiting periods.	Affordable rider for outpatient generic prescription drugs. Calendar Year Maximum per Individual insured is \$1,500. Contact your agent for details.		
<b>No Lifetime Maximum Benefit Limit</b>			
Health Solutions is an association insurance benefit program. The insurance benefits vary depending on the plan selected. These benefits are provided under the insurance policy and are subject to the insurance company's underwriting guidelines, exclusions, limitations, terms and conditions of coverage as set forth in the insurance policy and certificate, which includes a pre-existing limitation and other restrictions. This insurance is not basic health insurance or major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. This is a limited medical plan that provides for limitations to the coverage for each benefit. The limitations are disclosed above. *RBRVS is the methodology used by the federal government to determine benefits payable under Medicare.			

## HEALTH SOLUTIONS ELIGIBILITY

### Individuals eligible to apply for coverage:

1. Individuals between ages 18 and 64 (If applying as a couple, both you and your spouse must be under 65) and dependent children under age 19.
2. Unmarried dependent children with proof of full-time student status between the ages 19 and 25.
3. Individuals not in full-time service of the Armed Forces (military).
4. Individuals not eligible for Medicare.
5. Individuals not receiving disability benefits or worker's compensation.

### Pre-existing conditions:

Pre-existing conditions are not covered until the policy has been in effect for more than 12 months. A pre-existing condition is any condition you have now or had within a 12 month period prior to the effective date of coverage for each covered person. The Health Solutions Plan is HIPAA compliant. Persons who leave the plan will receive a HIPAA Certificate of Creditable Coverage. Those who enter the plan presenting a valid Certificate of Creditable Coverage will receive credit toward this plan's pre-existing conditions limitation.

### Terms of coverage:

Coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances: a) Non-payment of premiums and fees, b) Residency requirements, c) For other reasons permissible by law.

*This is a **Limited Benefit Plan** and may not cover all medical expenses for an illness or injury once the maximum plan payment limits per covered person, per calendar year are reached.*

# Additional Membership Benefits

*A Defined Benefit Health Insurance Plan*

## AIM Rx Maintenance Medication Plan

AIM Rx has partnered with one of the most reliable and reputable international pharmacies operating today. AIM Rx offers members access to medications at discounted prices and members on average save about 48% on their prescription medications. Walk-in pharmacy discounts and mail order discounts are available. With a quick and easy on-line checkout process, you can view your discount savings prior to ordering your medications. Orders can be placed via fax, phone, mail or on the internet at [www.aimrxcard.com](http://www.aimrxcard.com). If you have questions contact a customer service representative at **1-800-758-1751**.

Additional Benefits:

- No restrictions & unlimited usage
- Best price locator
- No deductibles or co-payments
- Order up to 90 day supply
- Brand name & generics available
- Refill reminders

## Complementary and Alternative Medicine [www.thcnetwork.com](http://www.thcnetwork.com)

- Acupressure — Savings of 20-30%.
- Oriental Medicine
- Physical Therapy
- Oriental Bodywork
- Acupuncture
- Naturopathic Medicine
- Large Chiropractic network

## Dental and Vision Discount Plan [www.locateproviders.com](http://www.locateproviders.com)

- Members will save 10-50% on dental services, such as cleaning, x-rays, fillings, crowns, root canals, dentures, oral surgery, orthodontics, periodontics and cosmetic dentistry where available.

- The vision discount plan has savings of 25% to 50% on routine vision analysis, clear lenses, frames, lasik surgery, contact and lenticular lenses. The Opti-Vision network has over 14,500 qualified eye care providers in all 50 states and Puerto Rico.

**Diabetic Supplies - up to 30% Discount**  
Discount diabetes testing supplies & educational material. The best glucose meters on the market. Meter training by our caring, friendly client service staff.

Lancets & lancing devices. Diabetic medications and diabetes education & support. Convenient home delivery of supplies. Knowledgeable team with a registered dietician on staff.

## Durable Medical Equipment

- Savings between 20%-40% off retail.
- Shop directly from your home.
- Free home delivery of equipment.
- Hassle-free online shopping.
- Toll free telephone support provided.

## Hearing Program

- Savings up to 60% on hearing aid batteries, repairs and hearing care accessories
- The lowest prices on all major brands of hearing aids such as Widex, Siemens, Sonic Innovations, Oticon, Starkey, Phonak, GNResound and many more!
- A network of over 1,500 hearing care professionals to provide members with services to ensure complete satisfaction with their hearing aids.
- 45-day trial period to evaluate the new hearing aid(s)! 40 free hearing aid batteries and one year of free cleanings after the trial period.

## MedTestForLess:

The premier pre-paid (pay when ordering) medical testing program in America. Diagnostic, x-ray and lab tests cost much less due to providers receiving immediate payment. No age limits, no waiting periods, no limits on frequency of use, no deductibles, no coinsurance or co-pays. Savings up to 70% off retail or usual and customary pricing. For more information:

Go to [www.medtestforless.com](http://www.medtestforless.com) or call **1-866-763-3837**.

## Care Giving Assistance

Included in the options are assistance programs, information and referral services, access to discounted nationwide Long Term Care (LTC) provider networks, professional services, a nurse navigator program, wellness assessments, emergency travel assistance, support services.

# Optional Benefits

*Available when you Purchase Rider*

## Generic Prescription Rider

- With this rider the employee presents the RX card and the Physician's prescription to a participating pharmacy and pay the applicable co-payment.
- \$10 co-pay for generic medications.
- No deductibles, No waiting periods, No restrictions due to pre-existing conditions.
- No claim forms to complete – savings are provided immediately.
- Acceptance at over 53,000 pharmacies nationwide including Walgreens, CVS, Wal-Mart and Rite Aid stores.
- Savings on medications not covered on the formulary.
- Brand Name Drugs: Discounted price as adjudicated at the time of purchase.
- Supply of generic drug subject to the maximum annual benefit of \$1,500 per insured person annually.

## AIM Xtra Hospital & Critical Illness Rider

- HOSPITAL RIDER: The plan pays on an Indemnity basis \$500 per day in the hospital for 31 days per calendar year. Plan pays an additional \$500 per day if the insured is in ICU or CCU for an additional 31 days per calendar year. Benefits are in addition to any other benefits received by the policy.
- \$25,000 CRITICAL ILLNESS RIDER: (AIG) pays one time \$25,000 benefit for the diagnosis of a critical illness. Family coverage covers primary insured and spouse. Pre-existing conditions covered after 12 consecutive months of coverage. Ten critical illnesses are covered, call your agent for details.

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**For More Information Contact:**

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