

RMC Has You Covered

We offer two Major Medical programs that provide you the best available catastrophic coverage options for you and/or your family. The ACT Trust Major Medical plan is easy to apply for with an established plan design and rates (regardless of age or location).

Alternatively, the United Health Care Individual Major Medical plans can be tailored to your personal needs. You choose the deductible, coinsurance, copays, etc. Rates are based on age, location, plan design and health. Call a licensed benefit specialist today for advice on which major medical option is best for you.

ACT Trust Major Medical Insurance

All eligible drivers, agents, fleet owners, and owner operators are provided a one time opportunity to enroll in this guaranteed acceptance major medical plan. Please seriously consider this option seriously, as it will only be available now/one time, at your current open enrollment. Newly contracted drivers are eligible in 30 days.

- Guaranteed Issue Coverage, No Medical Questions Asked
- One Rate for All Ages and Locations
- 100% Coverage after Co-Pays for Most Inpatient Services
- 80% Co-Insurance for most Outpatient Services, after Deductible
- 100% Co-insurance for other Outpatient Services, after Co-Pays
- \$1000 Deductible
- \$3000 Annual Out-of-Pocket Max, Plus Deductible
- Co-Pay's for Prescription Drugs (Generic & Brand)
- Coverage Available for Drivers, Spouses, & Children
- Blue Cross/Blue Shield PPO Network
- \$1,000,000 maximum benefit

Current Monthly rates are:

	Member	Mem + CH	Mem + SP	Family
Starting Rate (Base)	\$517.00	\$954.00	\$1006.00	\$1182.00
Maximum Allowable Adjustment	\$202.00	\$395.00	\$413.00	\$477.00
Maximum Total Premium	\$719.00	\$1349.00	\$1419.00	\$1659.00

Rates can be adjusted after 90 days, within the allowable limit, based on your personal claims history. Rates cannot exceed the Maximum Total Premium in a given year. Rates for the entire block of covered members can be adjusted annually and have trended similar to national trends over the last 35 years.

Individual Major Medical Insurance

This is the most comprehensive type of medical program available. The Patient Protection and Affordability Care Act (Health Care Reform), as currently written, will require all citizens to purchase this type of Insurance by 2014.

It offers flexibility and deductible, co-insurance, and co-pay choices. Rates vary on plan benefits, location, age, gender, and health status. Our trained counselors will help you to determine the right plan for you and assist you in the application process.

These plans are:

- Medically Underwritten
- Offer Multiple Plan Choices
- Rates based on Plan Design, Gender, Zip Code, and Health History
- Quality PPO Network
- Coverage Available for Drivers, Spouses, & Children

SAMPLE RATES

UHC Plans	Deductible	Age	Driver/Single	Driver/Spouse	Driver/Family (2 kids)
Co-Pay Select	\$3,500 (per person)	35	\$174.60	\$370.79	\$599.08
		45	\$253.08	\$506.16	\$734.45
		55	\$437.49	\$774.93	\$1003.22
HSA 100	\$5,000 (shared)	35	\$145.18	\$341.36	\$562.52
		45	\$210.90	\$490.46	\$711.62
		55	\$363.92	\$727.85	\$949.00

*Rates above are for illustrative purposes and are based on Non-Smoker, Standard Health Rating for a 3/1/2011 effective date, Round Rock, TX Zip Code 78644. Rates vary by location.

It is easy to get a quote. However, when pursuing this Major Medical Plan option, we urge you to pull your health history together; past and current medical conditions, hospitalizations, past treatments, doctor names, and prescription drugs.

These plans are medically underwritten, and you can be turned down.

A preferred rating can result in a lower premium.

