

Group HI Plus | Underwritten by CAIC

Features:

- **Guaranteed Issue—No Health Questions Asked!**
- **No pre-existing condition exclusion.**
- Benefits paid directly to you or to your assigned doctor or hospital.
- Supplements and pays regardless of any other insurance program.

Benefits:

Physician Office/Hospital Emergency Room Visit (per visit)	1ST GEAR \$70	2ND GEAR \$100
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Pays amount shown per physician's office visit as a result of accident or sickness and Drug Screens. Emergency Room (Sickness)—Covered as an office visit

(8 visits a year) (12 visits a year)

Daily In-Hospital Benefit (per day)	1ST GEAR \$500	2ND GEAR \$700
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When covered person is confined to a hospital as a result of accident or sickness; maximum of 30 days per year.

In-Hospital and Surgical Additional Benefit	1ST GEAR \$500	2ND GEAR \$1,000
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Pays in addition to daily hospital benefit; when a covered person is confined in a hospital as a result of an accident or sickness; payable once each year for each covered person.

Intensive Care Benefit (per day)	1ST GEAR \$500	2ND GEAR \$700
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Up to 30 days per calendar year, if confined due to covered accident or illness.

Surgical Benefit (up to)	1ST GEAR \$1000	2ND GEAR \$2,000
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Benefits paid for a surgical procedure as listed in the Surgical Schedule as a result of an accident or sickness; weight loss surgery is an approved procedure. Anesthesia benefit is 25% of Surgical Benefit.

Outpatient Diagnostic Lab (per test)	1ST GEAR \$150	2ND GEAR \$250
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3 tests per calendar year (Ambulatory Out-Patient Sleep Studies paid under Diagnostic Tests).

Accident Injury Benefit (per accident)	1ST GEAR \$5000	2ND GEAR \$5000
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Pays for medical expenses such as ambulance, hospital room and board and lab test resulting from an injury caused by a covered accident. Pays up to policy limit after a \$100 deductible.

Wellness Benefit	1ST GEAR \$100	2ND GEAR \$150
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Physical exam, shots, mammograms, blood screens, PSA test, DOT Physical/Drug Screen; Benefits payable 1 time/year per covered person.

Accidental Death and Dismemberment	1ST GEAR \$10,000	2ND GEAR \$10,000
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Pays lump sum benefit defined under the plan for all covered accidents.

Group Term Life	1ST GEAR included	2ND GEAR included
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Term life covers member, spouse and children. Member: \$10,000 Spouse: \$5,000 Children: \$5,000.

Nationwide PPO Network	1ST GEAR included	2ND GEAR included
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Discount Card including; Hearing Aids, Diabetic Supplies, Vitamin Supplements.

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Critical Illness

1ST GEAR | \$5,000 2ND GEAR | \$7,500

Pays stated amount when a covered person is diagnosed with a covered critical illness. The amount is payable up to two times per covered person. Conditions include: Cancer, Heart Attack, Stroke, End Stage Renal Failure, Organ Transplant, Skin Cancer. Dependent coverage benefit is 50% of the members benefit.

Prescription Drug

1ST GEAR | included 2ND GEAR | included

- \$15 generic co-pay plan
- See plan enhancement on page 6 for a complete overview.
- Brand drugs are discount only.

Networks-Galaxy Beechstreet

1ST GEAR | included 2ND GEAR | included

The Physician Visit/Hospital Network provides discounts on healthcare services at physicians' offices and hospitals. Save 10% to 40% at over 285,000 providers throughout the country, including family physicians, specialist, alternative care providers, facilities and hospitals.

Accident Medical (AME)

1ST GEAR | \$2,500 2ND GEAR | \$2,500

Pays in excess of any valid and collectible insurance part of the expenses you are charged by a hospital, doctor, or certain other charges, up to a maximum of the amount listed if you are injured in a covered accident. Subject to a \$100 deductible. 30-day wait from effective date for coverage.

Accidental Death and Dismemberment

1ST GEAR | \$5,000 2ND GEAR | \$5,000

Pays up to the benefit amount listed in the event of a member's death or dismemberment that resulted from a covered accident. 30-day wait from effective date for coverage.

Physician Tele-Consult

1ST GEAR | \$0 consult 2ND GEAR | \$0 consult

A national network of board certified physicians providing cross coverage consultations 24 hours a day. Physicians use medical records and telephone consultations to diagnose, recommend treatment and write short-term prescriptions, when appropriate.

Patient Advocacy \$2500 threshold

1ST GEAR | included 2ND GEAR | included

Medical Health Advisor helps members more easily navigate the complexities of the healthcare and insurance systems. Members can call a toll-free number and talk to their own Personal Health Advocate who helps work with them to resolve issues and problems that they encounter.

Hearing

1ST GEAR | included 2ND GEAR | included

Free hearing test and save 15% on over 70 models of hearing aids at over 1,350 retail locations. Save 40% to 60% on over 100 makes and models of hearing aids through the mail order service.

Travel Assist

1ST GEAR | included 2ND GEAR | included

Access a worldwide network of medical and travel assistance personnel and emergency evacuation benefits when suffering illness or injury over 100 miles from home (not available to CT, OR, FL or WA residents).

Roadside Medical

1ST GEAR | included 2ND GEAR | included

Designed specifically for over-the-road truck drivers, Roadside Medical Clinic & Lab is the nation's first ever network of retail health clinics. Through an exclusive partnership with Pilot Travel Centers, Roadside Medical provides cost-effective and professional medical services including DOT physicals and wellness programs in a convenient location for drivers. As the nation's largest retail operator of travel centers (operating in 40 states, 280 locations), Pilot Travel Centers know how to serve drivers.

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1ST GEAR MONTHLY PREMIUMS	
Member	\$139.99
Member and Spouse	\$243.26
Member and Children	\$211.43
Member and Family	\$311.72
2ND GEAR MONTHLY PREMIUMS	
Member	\$194.61
Member and Spouse	\$347.97
Member and Children	\$287.21
Member and Family	\$438.27

1ST GEAR WEEKLY PREMIUMS	
Member	\$32.31
Member and Spouse	\$56.14
Member and Children	\$48.79
Member and Family	\$71.94
2ND GEAR WEEKLY PREMIUMS	
Member	\$44.91
Member and Spouse	\$80.30
Member and Children	\$66.28
Member and Family	\$101.14

Premiums include insurance and non-insurance products (breakout available upon request). Voluntary rates shown.

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