

Group MidMed Plan | Underwritten by CAIC

IN NETWORK (PPO) COVERED *	OVER DRIVE	ROAD KING
In-patient Care		
Surgery-Inpatient, Physician Services	70%	70%
Hospital Inpatient (Facility)	70%	70%
Other Hospital Charges <small>(Including hospital based professional charges)</small>	70%	70%
Physician Services (Inpatient visits)	70%	70%
Out-patient Care Categories		
Physician/Specialist Office Visit <small>(Co-pay does not apply to any other service rendered in the office.)</small>	\$35 Co-pay Then 100%	\$25 Co-pay Then 100%
Other Office Services provided during Office Visit	70% No Calendar Deductible	70% No Calendar Deductible
Urgent Care Facility	70%	70%
Surgery, Outpatient	70%	70%
Maternity Care (insured Person and covered spouse only)	70%	70%
Emergency Room (if not admitted inpatient)	1st \$100 then 70%	1st \$200 then 70%
Cardiac, Occupational, Physical, Pulmonary & Speech Therapies <small>(subject to 20 visits/calendar year max per category)</small>	70%	70%
Transplant-Related Expenses	70%	70%
Routine Physical Exams, including Well Child Care	\$30 Co-pay Then 100% \$200 Calendar Benefit	\$30 Co-pay Then 100% \$200 Calendar Benefit
Other Services	70%	70%
Mental Health/Substance Abuse	Varies by State	Varies by State
Critical Illness	\$5,000	\$10,000
Schedule of Benefits		
Lifetime Plan Maximum	\$100,000	\$150,000
Calendar Year Plan Maximum	\$25,000	\$50,000
Policy Year Deductible (Individual/Family)	\$1,000/\$3,000	\$500/\$1,500

Calendar year deductible applies to every expense listed below, unless otherwise noted. Co-payments are not applied to the Calendar Year Deductible. This is only a summary of the Midmed Limited Benefit Medical insurance plan benefits and is subject to the Terms, Conditions, state mandated benefits and limitations of the group policy. This is not comprehensive major medical coverage or designed as a substitute for comprehensive major medical coverage. Out of Network is covered at 60%. *After deductible.

Over Drive Weekly Rates		Road King Weekly Rates	
Member Only	\$67.60	Member Only	\$79.14
Member Plus Spouse	\$126.01	Member Plus Spouse	\$148.07
Member Plus Child	\$103.34	Member Plus Child	\$121.14
Member & Family	\$161.17	Member & Family	\$189.55

Note: Rx-Tiered Discount Benefit is included with your association membership. Premiums include insurance and noninsurance benefits. For a price breakdown, please contact your agent.