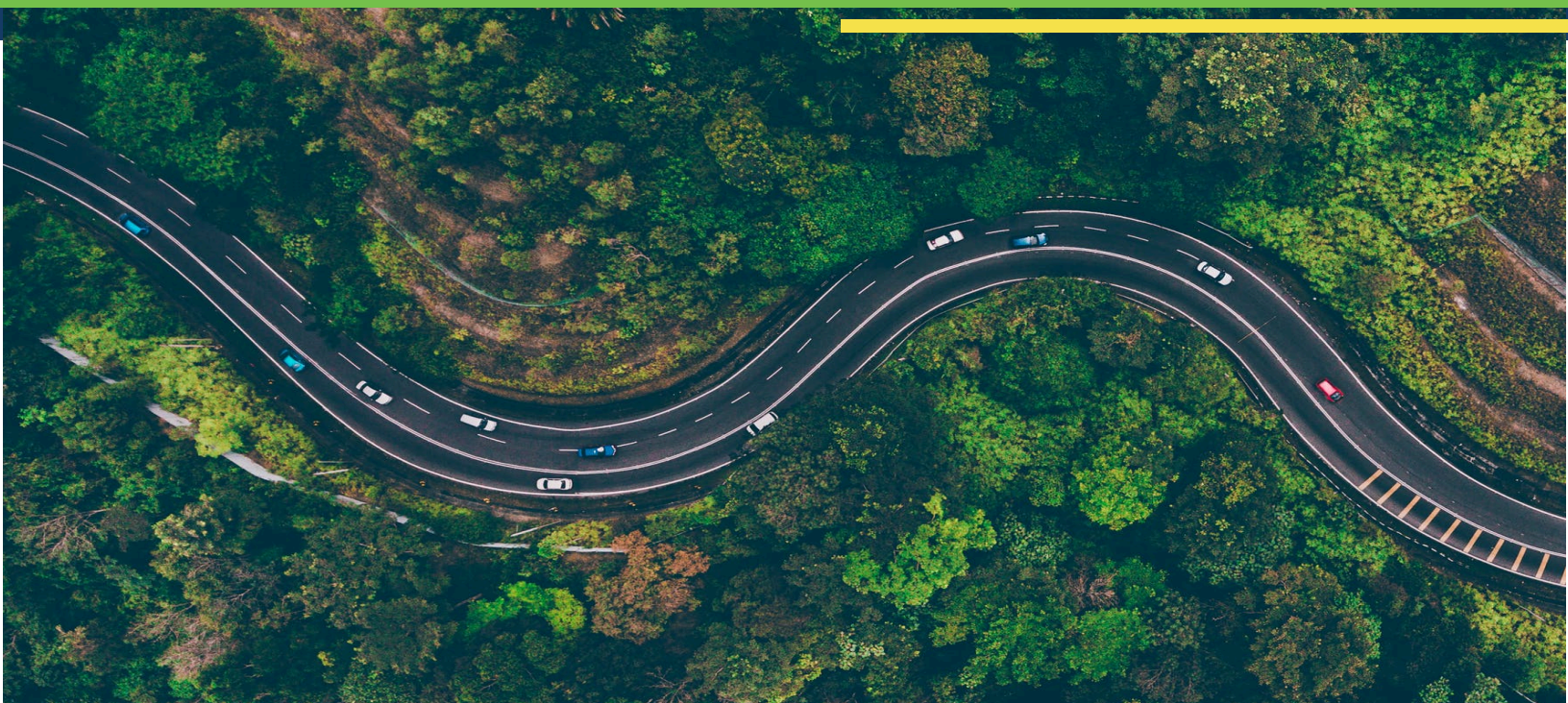




# Membership **Benefits**

**Be Assured. Be Confident. Be Protected.**



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This booklet is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. Always read your policy or certificates of coverage when you receive them. Depending on your resident state additional coverage and carrier options may be available to you which are not featured in this booklet. Please call for additional information.



## About AAIC

AAIC allows for unprecedented flexibility and creativity in addressing the spiraling cost of healthcare, while also providing comprehensive insurance options for independent contractors and professional drivers. An AAIC Membership combines access to the best in class associations with a suite of guaranteed-issue supplemental health insurance products. The Membership is available for \$7.95 per month. Outlined below are the non-insured benefits and optional supplemental health insurance options for this program.

Included in AAIC Membership for \$7.95/mo	AAIC Optional Insurance Programs
<p><b>This is NOT insurance.</b></p> <ul style="list-style-type: none"> <li>• AAIC Travel</li> <li>• AAIC Diesel Discounts</li> <li>• AAIC Rewards</li> <li>• AfmaxRX</li> <li>• Cable &amp; Internet Discounts</li> <li>• Direct Labs</li> <li>• Lasik Discounts</li> <li>• and More!</li> </ul>	<p><b>This is insurance.</b></p> <ul style="list-style-type: none"> <li>• Whole Life Insurance</li> <li>• Critical Illness</li> <li>• Accident</li> <li>• Disability</li> <li>• Cancer</li> <li>• Dental</li> <li>• Vision</li> </ul> <p>All insurance products are offered on a guaranteed-issue, contingent guaranteed-issue basis, or a simplified issue basis.</p>

## Enrollment Instructions

- The enrollment is handled through our call center.
- Your voice recording will serve as your signature for membership and applications for insurance. We verify your identity with information provided from your motor carrier or fleet. Your driver number or truck number are common.
- Please review the information in this booklet. After you have reviewed the benefits and rates call our representative at 1(877)-230-9994 and they can answer your questions and assist in your enrollment.
- A confirmation of your benefit elections, cost, effective date, and deduction start date will be mailed or emailed to you upon completion.

Plan Designs offered vary by Underwriting Company Authority.

Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy.





# Member Benefits

Included for only:

# \$7.95/mo

## Membership Details

### Travel Discounts

Membership is the key to great travel, hotels, and entertainment... at wildly reduced prices. Unpublished rates not available to the public.

### AAIC Rewards

Members receive \$100 of monthly Shopping & Dining Dollars. Save at popular restaurants like Chilis, TGI Fridays, Dunkin Donuts, McDonalds, Subway, and thousands more. Get access to local deals at car washes, cleaners, the movies, and save on popular brands.

### AAIC Shop, Tire & Diesel Discounts

AAIC Members enjoy discounts on Shop service and tires at participating providers and stations. Members are also saving on diesel! Right now the users of our Fuel program are enjoying savings of up to \$0.55 a gallon at participating fuel stations!

### Afmax RX

We can save you money at over 50,000 pharmacies nationwide and through our Home Delivery Service! Over 500 Drugs we fill are often cheaper than individual copays! Prescription Assistance Program and International Pharmacy.

### Cable & Internet Discounts

Get exclusive discounts when you order your favorite home services. Membership offers you exclusive discounts up to \$200 just for ordering your favorite home services through our discount program.

### Lab Discounts

We offer a wide variety of important health and wellness blood chemistry tests directly to you at extremely discounted prices.

### Lasik Discounts

Our provider has set contracted pricing with doctors across the USA so we save our members on average \$1,500 off the average LASIK eye surgery cost.



## Exclusive Elective Insurance Options

- Accident
- Critical Illness
- Disability
- Life
- Cancer
- Dental
- Vision

# Short Term Disability Insurance



Like most, unless you know someone who has been disabled, you may not see the value of Disability insurance. You may think it won't happen to you, but if it does, you are vulnerable to lost income. An injury or sickness may slow you down, but it won't slow down your monthly bills. Expenses such as house and car payments, or even daily living expenses such as groceries and gas, will still need to be paid. Disability insurance can help replace your lost income and help ensure your finances are not depleted.

## Here's How It Works

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness or off-the-job injury (unless the On-the-Job Accident Rider is selected) and cannot work, you will receive cash benefits to use as you see fit. This could include medical treatments, daily living expenses, and more.

## Meeting Your Needs

- You choose the monthly maximum benefit level that meets your needs
- Benefits start the first day after the elimination (waiting) period, when you are totally disabled and cannot work
- Premiums are affordable and conveniently payroll deducted

## DID YOU KNOW?



46% of Americans cannot cover a \$400 emergency.<sup>1</sup>



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.<sup>2</sup>

# Short Term Disability Insurance **Plan Continued**

## **BENEFITS**

### **BASE POLICY BENEFITS**

**Total Disability** - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period. You must be actively employed on the date the disability occurs for this monthly benefit to be payable

**Partial Disability** - 50% of the monthly benefit is paid after at least one month of the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

**Pregnancy** - for total disability due to pregnancy if the policy has been in force for at least 10 months

**Monthly Benefit When You Attain Age 70** - the monthly benefit will continue if you are disabled when you reach age 70 for the remainder of your benefit period or 12 months, whichever is less

**Waiver of Premium** - premiums are waived after monthly disability benefits are payable for 90 days in a row. Waived as long as monthly benefits are payable, but not beyond the maximum benefit period

### **BASE POLICY BENEFIT CONDITIONS**

**Concurrent Disability** - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

**Recurrent Disability** - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

### **DEFINITIONS**

**Total Disability** -when, because of sickness or an off-the-job injury, you can't perform the material and substantial duties of your own occupation (as defined below) and are under a physician's care

**Own Occupation** - the occupation you are performing when a period of disability begins

**Elimination (Waiting) Period** - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

## **Sample Monthly Rates**

<b>Monthly Benefit</b>	<b>Age 18-49</b>	<b>Age 50-59</b>	<b>Age 60-65</b>
<b>\$3,000</b>	<b>\$106.80</b>	<b>\$112.20</b>	<b>\$173.40</b>
<b>\$2,500</b>	<b>\$89.70</b>	<b>\$94.20</b>	<b>\$145.20</b>
<b>\$2,000</b>	<b>\$72.60</b>	<b>\$76.20</b>	<b>\$117.00</b>
<b>\$1,500</b>	<b>\$55.50</b>	<b>\$58.20</b>	<b>\$88.80</b>
<b>\$1,000</b>	<b>\$38.40</b>	<b>\$40.20</b>	<b>\$60.60</b>

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# Critical Illness: Guaranteed Issue Up To \$30,000



No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments and medications can add to your stress levels. The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. If treatment keeps you out of work, the financial worries can grow quickly and stress levels may rise. Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

## Here's How It Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

## Meeting Your Needs

- Guaranteed renewable for life, subject to change in premiums by class
- Spouse and child(ren) receive the same basic-benefit amount as you
- Benefits paid regardless of any other medical coverage

**DID YOU KNOW ?**



Every 40 seconds, an American will have a heart attack<sup>1</sup>



Every 40 seconds, someone in the U.S. has a stroke<sup>1</sup>

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# Critical Illness

## Individual Critical Illness

### Employee benefit amounts

CATEGORY 1 BASIC BENEFIT AMOUNTS <sup>1</sup>	LOW OPTION	HIGH OPTION
Heart Attack (100%)	\$10,000	\$20,000
Stroke (100%)	\$10,000	\$20,000
Heart Transplant (100%)	\$10,000	\$20,000
Bypass Surgery (25%)	\$2,500	\$5,000
Angioplasty, Atherectomy, Stent Placement (25%)	\$2,500	\$5,000
CATEGORY 2 BASIC BENEFIT AMOUNTS <sup>1</sup>		
Major Organ Failure (100%)	\$10,000	\$20,000
End Stage Renal Failure (100%)	\$10,000	\$20,000
Paralysis	4 Limbs (100%) 2 Limbs (50%)	\$10,000 \$5,000
Multiple Sclerosis (25%)	\$2,500	\$5,000
Alzheimer's Disease (25%)	\$2,500	\$5,000
ADDITIONAL BENEFIT		
Critical Illness Cancer Rider (100%) <sup>2</sup>	N/A	N/a
Wellness Benefit (per year, per covered person)	\$50	\$50

<sup>1</sup>After 100% of the Basic Amount (\$20,000 for Low Plan and \$25,000 for High Plan) has been paid within category (Categories 1,2, or 3), no more benefits for any illness associated with that category are payable. Once a covered person received 100% of the Basic benefit amount in Category 1& 2, coverage ends for that person.

<sup>2</sup>Payable once per covered person.

PREMIUMS	non-tobacco			tobacco		
	EE	EE + CH	F	EE	EE + CH	F
OPTION 1   Monthly						
18-29	\$2.85	\$3.98	\$4.83	\$4.38	\$5.69	\$7.58
30-39	\$4.68	\$6.03	\$8.22	\$8.62	\$10.82	\$15.95
40-49	\$7.96	\$9.86	\$15.07	\$17.05	\$20.40	\$31.79
50-59	\$12.15	\$14.73	\$24.04	\$27.72	\$31.54	\$51.68
60-64	\$18.49	\$21.10	\$35.03	\$39.73	\$44.93	\$74.63

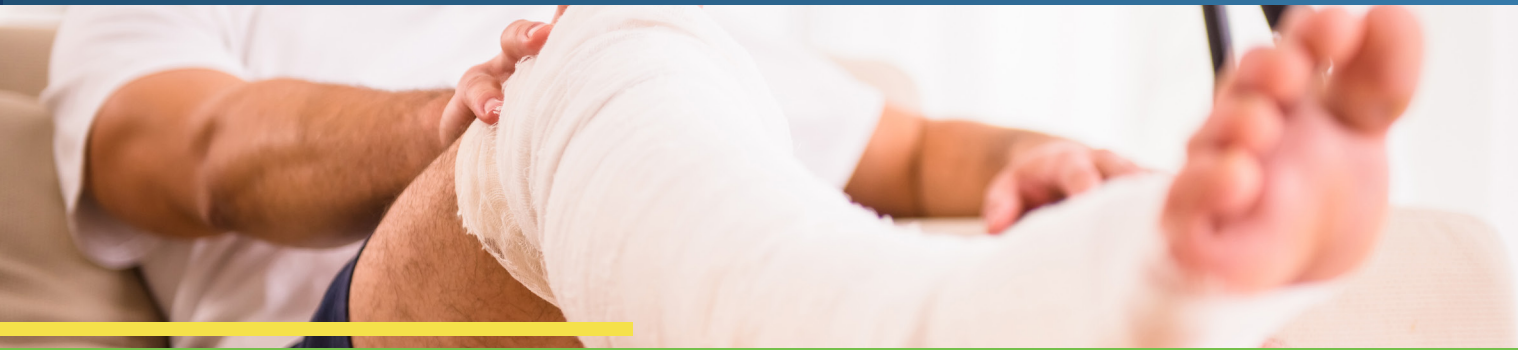
EE = Employee, EE + SP = Employee & Spouse, EE + CH = Employee & Child(ren), F = Family

PREMIUMS	non-tobacco			tobacco		
	EE	EE + CH	F	EE	EE + CH	F
OPTION 2   Monthly						
18-29	\$4.22	\$5.55	\$7.26	\$7.28	\$8.99	\$12.75
30-39	\$7.87	\$9.65	\$14.05	\$15.75	\$19.23	\$29.49
40-49	\$14.44	\$17.32	\$27.74	\$32.62	\$38.40	\$61.17
50-59	\$22.81	\$27.06	\$45.67	\$53.95	\$60.68	\$100.95
60-64	\$35.50	\$39.80	\$67.65	\$77.98	\$87.45	\$146.85

EE = Employee, EE + SP = Employee & Spouse, EE + CH = Employee & Child(ren), F = Family



# Accident Insurance



## Protecting your family and your financial security

Today, active lifestyles in and out of the home are the norm, and may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly. Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

### Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment, dislocation or fracture, ambulance services, physical therapy, and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

### Meeting Your Needs

- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for spouse and child(ren)
- Premiums are affordable and conveniently payroll deducted
- Guaranteed renewable for life

## DID YOU KNOW ?

The number of injuries suffered by workers in one year, both on- and off-the-job, include:<sup>1</sup>

ON-THE-JOB (in millions)



Work  
**4.4**

OFF-THE-JOB (in millions)



Home  
**9.2**



Non-Auto  
**4.0**



Auto

# Accident Insurance Plan

## Accident (AP6)

On- and Off-the-Job Accident Insurance  
from AAIC

### BENEFIT AMOUNTS

Benefits are paid once per accident unless otherwise noted here or in the brochure

BASE POLICY BENEFITS		PLAN 1	PLAN 2
Initial Hospital Confinement (once per year)		\$1,000	\$2,000
Daily Hospital Confinement (daily)		\$200	\$400
Intensive Care (daily)		\$400	\$800
RIDER BENEFITS		PLAN 1	PLAN 2
Accident Treatment and Urgent Care Rider			
Ambulance	Ground	\$100	\$300
	Air	\$300	\$900
Accident Physician's Treatment		\$50	\$150
X-ray		\$100	\$300
Urgent Care		\$50	\$150
Dislocation or Fracture Rider <sup>1</sup>		\$2,000	\$6,000
Emergency Room Services Rider		\$100	\$300
OPTIONAL/ADDITIONAL RIDERS		PLAN 1	PLAN 2
Outpatient Physician's Treatment for Accident and Preventive Care Benefit Rider (daily)		\$25.00	\$25.00
Accidental Death*, Dismemberment*, and Functional Loss*,* Rider		\$20,000	\$60,000
Common Carrier Accidental Death (fare-paying passenger)		\$50,000	\$150,000
ADDITIONAL BENEFIT ENHANCEMENT RIDER		PLAN 1	PLAN 2
Accident Follow-Up Treatment (daily)		\$50	\$50
Lacerations		\$50	\$50
Burns	< 15% of body surface	\$100	\$100
	15% or more	\$500	\$500
Skin Graft (% of Burns Benefit)		50%	50%
Brain Injury Diagnosis		\$300	\$300
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) (Pays once per year)		\$50	\$50
Paralysis (Pays once)	Paraplegia	\$7,500	\$7,500
	Quadriplegia	\$15,000	\$15,000
Coma with Respiratory Assistance		\$10,000	\$10,000
Open Abdominal or Thoracic Surgery		\$1,000	\$1,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery	\$500	\$500
	Exploratory	\$150	\$150
Ruptured Disc Surgery		\$500	\$500
Eye Surgery		\$100	\$100
General Anesthesia		\$100	\$100
Blood and Plasma		\$300	\$300
Appliance		\$125.00	\$125.00
Medical Supplies		\$5.00	\$5.00
Medicine		\$5.00	\$5.00
Prosthesis	1 device	\$500	\$500
	2 or more devices	\$1,000	\$1,000
Physical, Occupational or Speech Therapy (Pays daily)		\$30	\$30
Rehabilitation Unit (daily)		\$100	\$100
Non-Local Transportation		\$250	\$250
Family Member Lodging (daily)		\$100	\$100
Post-Accident Transportation (Pays once per year)		\$200	\$200
Broken Tooth		\$100	\$100
Residence/Vehicle Modification		\$500	\$500
Pain Management (Epidural Injection)		\$50	\$50
Miscellaneous Outpatient Surgery		\$100	\$100

AP6-Insert-98843

### PLAN 1 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Monthly	\$10.16	\$19.52	\$23.62	\$28.57

### PLAN 2 PREMIUMS

MODE	EE	EE + SP	EE + CH	F
Monthly	\$19.82	\$38.40	\$48.10	\$54.95

EE=Employee; EE + SP = Employee + Spouse;

EE + CH = Employee + Child(ren); F = Family

Issue ages: 18 to 99

\*Each benefit pays the amount shown.

<sup>1</sup>Up to amount shown; actual amount paid depends on injury and is based on Schedule of Benefits and Factors in your rider(s). Multiple losses from same injury pay only up to amount shown above.

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Opt 1 - 2AP6; 1AP6DF; 1AP6AUC; 1AP6ERS; 1AP6ADD; 1AP6BER; 1AP6OPH

Opt 2 - 4AP6; 3AP6DF; 3AP6AUC; 3AP6ERS; 3AP6ADD; 1AP6BER; 1AP6OPH

This material is valid as long as information remains current, but in no event later than September 11, 2023.

# Whole Life: Guaranteed Issue Up To \$100,000



Whole Life Insurance to age 121

## Prepare for the future. Protect your loved ones.

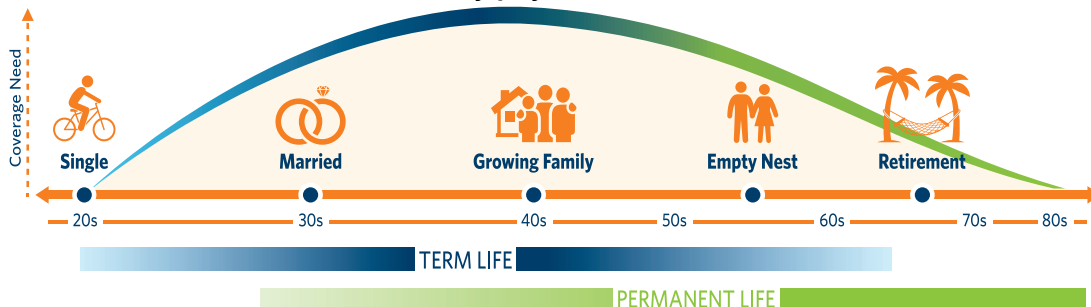
Life is unpredictable. Let Allstate Benefits help you prepare for the unexpected with Individual Whole Life Insurance. Now you can provide your family with financial peace of mind for the future and the journey to get there. Not only do you get protection for your lifetime, but you also have the ability to build cash value as you go. Give yourself and your loved ones a gift of love with Good Hands® protection from Allstate Benefits.

### Here's How It Works

With Individual Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

### Meeting Your Needs

- You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid
- Coverage for spouse and children available through separate policy or rider
- Premiums are affordable and conveniently payroll deducted



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Sample Benefits & Rates

Whole Life with cash value	
<b>Plan Design</b>	
Term Period	Whole Life to Age 95
<b>Benefit Amounts</b>	
Minimum Face Amount	\$5,000
Maximum Face Amount	\$200,000
<b>Employee Eligibility</b>	
Issue Ages	Employee 18-65
<b>Underwriting</b>	
Guaranteed Issue	\$100,000
Modified Issue	
Simplified Issue	For amounts over \$100,000
<b>Riders and Benefits</b>	
Waiver of Premium	Optional Rider
Accelerated Benefit For Terminal Illness	Optional Rider
AD&D	Optional Rider
<b>Premium</b>	
Design	Tobacco and Non-Tobacco, Unisex
Age bands	By Age
<b>Premium Rates</b>	
	Monthly Rates (non-tobacco)
	\$100,000 Benefit Amount
	\$122.00—Age 40
	\$160.58—Age 45
	\$217.67—Age 50
	\$306.08—Age 55

\*Additional Riders may be available in your state

# Critical Illness: Guaranteed Issue Up To \$30,000



Protection for the treatment of cancer and 23 specified diseases

## Cancer Insurance

Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation.

With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.

### Here's How It Works

You choose the coverage that's right for you and your family. Our Cancer insurance pays cash benefits for cancer and 23 specified diseases to help with the cost of treatments and expenses as they happen. Benefits are paid directly to you unless otherwise assigned. With the cash benefits you can receive from this coverage, you may not need to use the funds from your Health Savings Account (HSA) for cancer or specified disease treatments and expenses.

### Meeting Your Needs

- Includes coverage for cancer and 23 specified diseases
- Benefits are paid directly to you unless otherwise assigned
- Coverage available for you or your entire family
- Waiver of premium after 90 days of disability due to cancer for as long as your disability lasts (primary insured only)
- Premiums do not increase due to age
- Additional rider benefits may be added to enhance your coverage, if your employer has chosen to make them available to you

With Allstate Benefits, you can protect your finances if faced with an unexpected cancer or specified disease diagnosis. **Practical benefits for everyday living.**<sup>SM</sup>

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<sup>1</sup><http://tinyurl.com/jp8tuae>. <sup>2</sup>Cancer Treatment & Survivorship Facts & Figures, 2014-2015

## DID YOU KNOW ?



Early detection, improved treatments and access to care are factors that influence cancer survival<sup>1</sup>

## 19 million

The number of cancer survivors in the U.S. is increasing, and is expected to jump to nearly 19 million by 2024<sup>2</sup>

Offered to the members of:

## AAIC

# Cancer Insurance (CP12)

Includes coverage for 23 Specified Diseases from Allstate Benefits

Offered to the employees of:  
**AAIC**

## BENEFIT AMOUNTS

HOSPITAL CONFINEMENT/RELATED BENEFITS		PLAN 1	PLAN 2
Continuous Hospital Confinement (daily)		\$200	\$400 <sup>3</sup>
Government or Charity Hospital (daily)		\$200	\$400 <sup>3</sup>
Private Duty Nursing Services (daily)		\$200	\$400 <sup>3</sup>
Extended Care Facility (daily) <sup>†</sup>		\$200	\$400 <sup>3</sup>
At Home Nursing (daily) <sup>†</sup>		\$200	\$400 <sup>3</sup>
Hospice Care Center or Team	First Day	\$2,000	\$4,000 <sup>3</sup>
	Days 2+	\$200	\$400 <sup>3</sup>
RADIATION/CHEMOTHERAPY/RELATED BENEFITS		PLAN 1	PLAN 2
Radiation/Chemotherapy for Cancer <sup>1</sup> (every 12 months)	Up to	\$10,000	\$20,000 <sup>3</sup>
	Lifetime Max	\$50,000	\$100,000 <sup>3</sup>
Blood, Plasma, and Platelets <sup>1</sup> (every 12 months)		\$10,000	\$20,000 <sup>3</sup>
Medical Imaging (every 12 months)		\$500	\$1,000 <sup>3</sup>
Hematological Drugs (every 12 months)		\$200	\$400 <sup>3</sup>
SURGERY/RELATED BENEFITS		PLAN 1	PLAN 2
Surgery <sup>2</sup>		\$3,000	\$6,000 <sup>3</sup>
Anesthesia (% of Surgery benefit)		25%	25% <sup>3</sup>
Ambulatory Surgical Center (daily)		\$500	\$1,000 <sup>3</sup>
Second Opinion (every 12 months)		\$200	\$400 <sup>3</sup>
Bone Marrow Transplant (every 12 months)		\$7,000	\$14,000 <sup>3</sup>
Stem Cell Transplant (every 12 months)		\$7,000	\$14,000 <sup>3</sup>
MISCELLANEOUS BENEFITS		PLAN 1	PLAN 2
Inpatient Drugs and Medicine (daily)		\$25	\$25
Physician's Attendance (daily)		\$50	\$50
Ambulance (per confinement)	Ground	\$250	\$250
	Air	\$10,000	\$10,000
Non-Local Transportation		\$0.50/mi	\$0.50/mi
Outpatient Lodging	Daily	\$100	\$100
	Yearly Max	\$2,000	\$2,000
Family Member Lodging (daily per trip; max. 60 days) and Transportation		\$100	\$100
Physical or Speech Therapy (daily)		\$50	\$50
New or Experimental Treatment <sup>1</sup> (every 12 months)		\$5,000	\$5,000
Prosthesis (per amputation)		\$2,000	\$2,000
Hair Prosthesis (every 2 years)		\$50	\$50
Nonsurgical External Breast Prosthesis (initial prosthesis)		\$100	\$100
Anti-Nausea Drugs (every 12 months)		\$200	\$200
National Cancer Institute Evaluation/Consultation (every 12 mos.)		\$500	\$500
Egg Harvesting and Storage (one-time benefit)	Extraction	\$500	\$500
	Storage	\$175	\$175
Waiver of Premium (primary insured only)		Yes	Yes
ADDITIONAL RIDER BENEFITS		PLAN 1	PLAN 2
Cancer Initial Diagnosis Level Benefit (one-time benefit)		\$2,000	\$5,000
Cancer Initial Diagnosis Progressive Benefit (one-time benefit)		\$1,200	\$2,000
Fixed Wellness Benefit		\$50	\$50

FOR HOME OFFICE USE ONLY - CP12

Opt 1 - 2HOSP; 2CHEM; 2SURG; 1MISC; 0ICR5; 2CLR3; 3CPR3; 0CABR3; 2WBR6; 0WBR7

Opt 2 - 3HOSP; 3CHEM; 3SURG; 1MISC; 0ICR5; 5CLR3; 5CPR3; 1CABR3; 2WBR6; 0WBR7

## PLAN 1 MONTHLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$36.21	\$70.74
65-69	N/A <sup>°</sup>	N/A <sup>°</sup>
70-74	N/A <sup>°</sup>	N/A <sup>°</sup>
75-80	N/A <sup>°</sup>	N/A <sup>°</sup>

## PLAN 2 MONTHLY PREMIUMS

AGES	INDIVIDUAL	FAMILY
18-64	\$69.29	\$133.60
65-69	N/A <sup>°</sup>	N/A <sup>°</sup>
70-74	N/A <sup>°</sup>	N/A <sup>°</sup>
75-80	N/A <sup>°</sup>	N/A <sup>°</sup>

Issue Ages: 18-80

<sup>†</sup>Up to number of days of previous hospital confinement.

<sup>1</sup>Pays actual cost up to amount listed.

<sup>2</sup>Pays up to amount listed in policy Schedule of Surgical Procedures. Amount paid depends on surgery.

<sup>3</sup>Includes the CAB Rider which increases the base policy benefit.

<sup>°</sup>Cancer Initial Diagnosis Progressive Benefit Rider is only available for ages 18-64



For use in: Texas

This rate insert is part of the CP12 Brochure for AAIC and is not to be used on its own.

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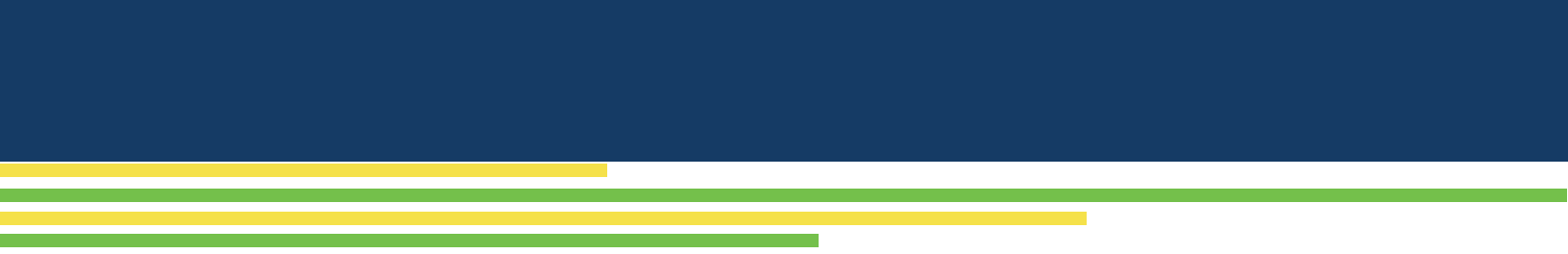
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