



24 HOUR ACCIDENT COVERAGE

ACCIDENT BENEFITS WHEN YOU NEED THEM!

	\$5,000 ACCIDENT PLAN	\$10,000 ACCIDENT PLAN
ACCIDENT MEDICAL EXPENSE BENEFITS	\$5,000	\$10,000
DEDUCTIBLE, Per Injury	\$100	\$100
ACCIDENTAL DEATH & DISMEMBERMENT	\$10,000	\$20,000

ACCIDENT MEDICAL EXPENSE BENEFITS

Deductible, Per Injury -\$100

COVERED CHARGES

- Hospital room and board and general nursing care, up to the semi-private room rate.
- Hospital miscellaneous expense during Hospital Confinement or for outpatient surgery under general anesthetic, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services and supplies Doctor’s fees for surgery.
- Anesthesia services, Doctor’s visits, inpatient and outpatient, Hospital Emergency care, X-ray and laboratory services, Prescription Drug expense, Dental treatment for Injury to Sound Natural Teeth, Registered nurse expense and Ambulance Expense.

*Certain Exclusions and Limitation Apply. Not available in the following States: AR, FL, LA, NY, NC and OR.



VITALCARE

SUPPLEMENT YOUR HIGH DEDUCTIBLE HEALTH PLAN!

	VitalCare 10	VitalCare 25
CRITICAL ILLNESS INSURANCE BENEFIT (Family coverage covers only Member and Spouse)	\$10,000	\$25,000
24 HOUR ACCIDENT COVERAGE (Family coverage covers Spouse and **Dependent Children)	\$5,000	\$5,000
ACCIDENTAL DEATH & DISMEMBERMENT	\$10,000	\$10,000

24 HOUR ACCIDENT COVERAGE (SEE DETAILS AT THE TOP OF THIS PAGE)

Critical Illness Diagnosis Benefit

The Spouse’s Maximum Benefit is equal to 50% of the Primary Member’s Maximum Benefit.

Reduction of Benefits - The amount payable will be reduced by 50% if an Insured Person is age 65 or older on the date the benefit becomes payable. Coverage terminates at age 70.

Percentage of Critical Illness Maximum Benefit Amount:

- Life Threatening Cancer (more than 90 days after Effective Date), Heart Attack, Kidney (Renal) and Stroke – 100%
- Major Organ Transplant, Paralysis, Quadriplegia, Paraplegia, Loss of Sight, Speech or Hearing. - 100%
- Life Threatening Cancer (within first 90 days of coverage) -10%
- Coronary Artery Bypass 25%
- Hemiplegia - 50%
- Benefit for Severe Burns vary by Specified Body Area. (See Certificate of Insurance)

*Certain Exclusions and Limitation Apply. Not available in the following States: AR, CT, OR, WA, and NY

Association Membership is required in order to qualify to purchase the benefits listed above.

This overview depicts only a summary of benefits and services provided. The plans and benefits listed above are not available in all states.

*For details on all benefits, exclusions and limitations request a Certificate of Insurance from your agent or call Customer Service at 877-247-8868.

** Dependent Children are Children who are dependent upon the primary member for support and maintenance and are under the age of 26.