

# Health Option One Acci-Plans

Practical benefits at an affordable price

	Acci-Plan 1	Acci-Plan 2	Acci-Plan 3	Acci-Plan 4
<b>FULLY INSURED BENEFITS</b>				
Accident Medical Expense	\$2,500.00	\$5,000.00	\$7,500.00	\$10,000.00
Accidental Death and Dismemberment	\$2,500.00	\$5,000.00	\$7,500.00	\$10,000.00
Auto Deductible Reimbursement	Up to \$500.00	Up to \$500.00	Up to \$500.00	Up to \$500.00
• Collision Coverage	✓	✓	✓	✓
• Comprehensive Coverage	-	-	✓	✓
<b>LIFESTYLE BENEFITS AND FEATURES</b>				
CallMD™	✓	✓	✓	✓
Fitness Program	✓	✓	✓	✓
WeCare Credit Assist.	✓	✓	✓	✓
Medical Records Software	✓	✓	✓	✓
Tradesman Referral	✓	✓	✓	✓
Moving & Storage	✓	✓	✓	✓
Member eShop Savings	✓	✓	✓	✓
Mortgage & Realtor	-	✓	✓	✓
Vitamins & Supplements	-	✓	✓	✓
Movie Ticket Discounts	-	-	✓	✓
Amusement Park Discounts	-	-	✓	✓
Boca Java Online Coffee Discounts	-	-	✓	✓
Gift Basket Savings	-	-	✓	✓
Floral Discounts	-	-	-	✓
Magazine Subscription Savings	-	-	-	✓
Reebok Savings	-	-	-	✓
<b>MONTHLY PLAN COSTS</b>				
<b>Individual:</b>	<b>\$29.95</b>	<b>\$39.95</b>	<b>\$49.95</b>	<b>\$59.95</b>
<b>Family:</b>	<b>\$39.95</b>	<b>\$49.95</b>	<b>\$59.95</b>	<b>\$69.95</b>

Benefits and programs brought to you through a membership in the United Consumer Awareness Association - UCAA.

Benefits provided through a membership in the United Consumer Awareness Association (UCAA): The UCAA is a mission driven association committed to enhancing your life by providing access to a wealth of information related to health and wellness, consumer and environmental awareness, and human issues. The UCAA stresses change in consumption habits resulting in a healthier person, community, and world. Once you are a member you will be able to access all of this helpful information at [www.unitedconsumer.org](http://www.unitedconsumer.org).



# Benefit Descriptions

## FULLY INSURED BENEFITS:

**\$2,500 \$5,000 \$7,500 \$10,000 Excess Accident Medical Expense Benefit (per accident)\*** If you are injured in a covered accident and receive treatment from a physician within 365 days from the date of the accident, the insurance company will pay up to the amount shown for actual expenses related to: Hospital room and board (up to the semi-private room rate), general nursing care, hospital miscellaneous expenses during a hospital confinement or for outpatient surgery under general anesthetic, laboratory tests, x-rays, anesthesia, prescription drugs, therapeutic services and supplies, hospital emergency care, doctor's visits (inpatient and outpatient), dental treatment for injury to sound natural teeth. Spouse and dependent covered at the amount shown as well. Subject to a \$100 deductible applies per Accident per Covered Person. This benefit will only apply after any valid and collectible insurance for the same claim has been exhausted.

**\$2,500 \$5,000 \$7,500 \$10,000 Accidental Death and Dismemberment Benefit\*** If you are injured in a covered accident and the injury from such accident causes death or dismemberment within 365 days from the date of the accident, the insurance company will pay the amount shown. If you sustain more than one such loss as the result of one Accident, the insurance company will pay only one amount, the largest to which you are entitled. Spouse and dependent covered at the amount shown as well.

**Up to \$500 Auto Deductible Reimbursement\*\*** Individual + Eligible Family Members. An auto insurance deductible reimbursement benefit is payable if You or an eligible Family Member sustain a collision loss on an Insured Vehicle that is covered by Your or Your eligible Family Member's auto insurance policy, but only if

(a) the **collision\*\*\*** or **comprehensive\*\*\*** loss exceeds the collision deductible and

(b) You or an eligible Family Member submit a claim with respect to the collision loss to the auto insurance company that issued Your or Your eligible Family Member's auto insurance policy and that claim is paid by Your or Your eligible Family Member's auto insurance company. Maximum of 2 claims per 12 month period. One covered Vehicle per member.

## LIFESTYLE BENEFITS AND FEATURES:

**CallMD:** Members will receive Four (4) toll-free physician telephone consultations. Members also have access to a nationwide network of medical doctors and registered nurses available to discuss their medical issues and access over-the-phone prescriptions. (where permitted by law). All electronic medical records will be maintained in a highly secured internet accessible environment available to network doctors prior to consultations. CallMD's services are completely toll-free and there are no age restrictions or limitations!

**Fitness Program:** Members enjoy 10%-50% off membership dues at over 1,500 locations nationwide! The Fitness Program includes many franchises of Gold's Gym, Bally's Fitness, Curves for Women and other chains as well as independent fitness clubs.

**WeCare Credit Assistance:** This benefit provides practical solutions for real-life financial problems like: credit restoration, debt settlement, bankruptcy counseling, loss mitigation, financial education and MORE!

**Medical Records Software:** Keeping personal information available in one handy, safe place is critical. With FamilyKeys, a personal data organizer software program, members have a simple, convenient, and secure method to organize, record, and store financial, health, and other vital personal information without compromising privacy.

**Tradesman Referral:** Available 24/7! The service matches members to pre-screened and customer rated pros for home improvement, maintenance and repair needs. Members also receive a \$1,000 service guarantee and monthly tips and advice!

**Moving and Storage Services:** Receive up to 60% savings off retail moving and storage prices.

**Member eShop Savings:** Members can shop at their favorite stores, earn points and save money! Receive up to 20% in rebates and 60% in discounts!

**Mortgage and Realtor Services:** Save up to \$3000 on the sale and financing of your home!

**Vitamins and Supplements:** With this benefit members are free to shop online or by phone to access a national average savings of 40% on more than 6,000 vitamins, supplements, low carb products, and skin care items.

**Movie Ticket Discounts:** Take advantage of 20% (or more) off movie tickets! Participating theaters include: AMC, Lowes, Regal, and Edwards.

**Amusement Park Discounts:** Receive discounts at Seaworld in Orlando, FL, San Diego, CA and San Antonio, TX, Busch Gardens in Tampa Bay, FL and Williamsburg, VA and for Adventure Island, Water County and Sesame Place!

**Boca Java Online Coffee Discounts:** Receive discounts on coffee, Tea, Food, gifts and much more! Simply visit the Boca Java website and receive up to a 20% discount on your entire order.

**Gift Basket Savings:** 10% off gift baskets and gifts at GiftTree.com

**Floral Discounts:** Receive 15% off all floral arrangement orders!

**Magazine Subscription Savings:** Receive 30% off most magazine orders.

**Reebok® Savings:** Receive 15% off all items at Reebok outlet stores!

\*Underwritten by Guarantee Trust Life Insurance Company. Benefit payment is subject to the definitions, limitations, exclusions and other provisions within the Certificate. Benefits underwritten by Guarantee Trust Life Insurance Company are not available to residents of AR, ME, NY, and OR.

\*\*Not available to Texas residents. The Auto Deductible Reimbursement benefit is underwritten by Virginia Surety Company, Inc. under group insurance policy form number GEN-GP (8-07). Exclusions and limitations apply. Please see the Evidence of Coverage for complete details of the terms, conditions and exclusions.

\*\*\*Collision and comprehensive coverage as defined by members personal auto insurance policy.