

Health Option One Acci-Plans



	Acci-Plan 1	Acci-Plan 2	Acci-Plan 3	Acci-Plan 4
INSURANCE BENEFITS				
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
LIFESTYLE BENEFITS AND FEATURES				
Fitness Program	✓	✓	✓	✓
Medical Records Software	✓	✓	✓	✓
Tradesman Referral	✓	✓	✓	✓
Moving & Storage	✓	✓	✓	✓
Member eShop Savings	✓	✓	✓	✓
Mortgage & Realtor	-	✓	✓	✓
Vitamins & Supplements	-	✓	✓	✓
Movie Ticket Discounts	-	-	✓	✓
Gift Basket Savings	-	-	✓	✓
Floral Discounts	-	-	-	✓
Magazine Subscription Savings	-	-	-	✓
MONTHLY PLAN COSTS				
Individual:	\$29.95	\$39.95	\$49.95	\$59.95
Individual Plus Spouse/One Child	\$29.95	\$39.95	\$49.95	\$59.95
Family:	\$39.95	\$49.95	\$59.95	\$69.95

Benefits provided through a membership in the Unified Caring Association (UCA):

Benefits are provided to you through membership in the Unified Caring Association (UCA). The UCA is dedicated and committed to helping make the lives of our members more joyful and rewarding. Our goal is to share as much information, tools and products that will enhance your life in a healthier and happier way.



*The Accidental Death and Dismemberment and the Accident Medical Expense benefit insurance is subject to the terms, definitions, condition, exclusions, and limitations of the group policy. All members of UCA are eligible to receive these benefits. These insurance benefits are underwritten by Guarantee Trust Life Insurance Company policy form MP-1300 issued to UCA. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in UCA. Coverage becomes effective on the date provided in your membership material. These benefits are not available to residents of AK, AR, MD, ME, MN, MT, NC, NH, NV, NY, OR and UT.

Benefit Descriptions

INSURANCE 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.

LIFESTYLE BENEFITS AND FEATURES:

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.

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!

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!

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.

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

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.

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.

Excess Accident Medical Expense Benefit and Accidental Death & Dismemberment Benefit Terms & Conditions:

Underwritten by Guarantee Trust Life Insurance Company

The Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an Injury;
 - Are determined to be Experimental/Investigational in nature;
 - Are received without charge or legal obligation to pay;
 - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
 - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.

- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor. Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay;
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions
- Competing in motor sports races or competitions;

- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific Injury.

The Insurance Rate related to coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership is as follows;

ACCI Plan 1: Individual = \$2.67, Individual Plus Child/Spouse = \$6.68, Family = \$6.68 ACCI Plan 2: Individual = \$4.08, Individual Plus Child/Spouse = \$10.23, Family = \$10.23 ACCI Plan 3: Individual = \$5.40, Individual Plus Child/Spouse = \$13.52, Family = \$13.52 ACCI Plan 4: Individual = \$7.69, Individual Plus Child/Spouse = \$19.20, Family = \$19.20 Notice of Claim: Written notice of claim must be given to the claims administrator within 60 days after a covered loss starts, or as soon thereafter as is reasonably possible.