

MED SENSE GUARANTEED ASSOCIATION



Freedom Access



Guaranteed Acceptance Plan

Including Member Blanket Group Indemnity Insurance

**Membership Blanket Group Indemnity
Benefits Underwritten by:**

Freedom Life Insurance Company of
America / National Foundation Life
Insurance Company

Association Benefits provided by:



Distributed by:



Consider Freedom Access Association Plan if You:

- Have been declined coverage for an individual major medical plan due to health or occupation
- Cannot afford the cost of an individual major medical plan
- Work for an employer that doesn't offer health benefits or has reduced employee health benefits
- Need help covering the deductible and coinsurance gaps on a major medical plan

There are Five Benefit Options with These Outstanding Features:

- Membership with Med Sense Guaranteed Association Freedom Access includes coverage under a fixed indemnity medical plan with **NO UNDERWRITING**
- **In-Hospital Daily Indemnity** - Choice of \$250, \$500, \$750, \$1,000 or \$1,500 per day
- **US Citizenship not required**, only U.S. residency for 12 consecutive months
- **No Lifetime Maximum** per Covered Member
- **Surgery, Anesthesia, Lab, X-Ray, Wellness, Emergency Room and Ambulance** benefits
- **\$2,500 onetime lump sum Critical Illness** benefit
- **Choose any doctor or hospital** in or out of the MultiPlan Network
- **RX Prescription Drug benefit of \$20 for brand and \$10 for generic** included in the Ultra and Deluxe memberships with a maximum of 25 per calendar year
- Accident Excess Medical Expense & Accidental Death and Dismemberment Benefit of **\$5,000 per Accident** with Premier Level after a deductible per accident of \$250
- **No waiting periods** on Sickness or Accidental Injuries, however pre-existing conditions are excluded for 12 months after the effective date of your membership



Med Sense Guaranteed Association Benefits

- **ID Resolution Identity Theft Service**

ID Resolution, a leader in providing identity management services, offers every victim or suspected victim unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity related problem.

- **GymAmerica.com**

As a member, you and your family receive special pricing at GymAmerica.com.

- **Gateway Medicaid**

In an emergency, getting vital health information to medical personnel quickly could be critical.

- **Vitamin Discount**

HealthFitLabs is an on-line/mail order company that sells only the highest quality natural vitamins, nutritional supplements, and bath and personal care products.

- **LensCrafters Vision Club**

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you your eligible family members special rates on all materials and services available at LensCrafters.

- **24-Hour Emergency Roadside Assistance**

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

- **Travel Assistance Plan**

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

- **HopTheShops.com**

Through a special arrangement with eGroupManager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

- **Sprint-Wireless/Cellular and Mobile Broadband**

Members receive access to an average savings of 25%-35% compared to Sprint Competitors with a 19% program discount on most rate plans. Other programs are available as well such as Mobile Broadband discounts, savings are exclusive to new Sprint subscribers only.

- **Discount Hearing Service**

Your source for discounts on quality hearing aids and accessories.

- **Car Rental Discounts**

Affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.

- **Savers Club® Book**

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

- **Floral Discount**

Your Association membership lets you send flowers anywhere in North America from the web site or by phone. As an association member, you will receive a 40-60% discount from most retail flower shop prices.

- **Carperks Buying Network**

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

- **Customized Web Services**

eGroupManager provides the advantage of Web site development and maintenance. Members receive a 20% discount on the following services: Custom Web Design; Evaluation and Re-Design of Current Sites; Web site Hosting; Consulting on Viability of Internet Projects; and Internet marketing.

- **UPS Express Delivery Services**

Improved program - featuring lower rates! Member discounts on UPS delivery services include 14-28% off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM.

- **Office Depot Office Supplies and Furniture**

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of 30% when compared to their previous office supplies provider. Buy online from the discounted member web site, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

- **Hewlett-Packard Computer & Digital Equipment**

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Disclaimer: These are association or life style discount services and are not affiliated with Freedom Life Insurance Company of America/National Foundation Life Insurance Company or the Freedom Access. There are multiple memberships of the association; the listed benefits is a brief overview, not all benefits are included in every membership of the association.

These services and discounts are provided by Health Insurance Innovations

MultiPlan Network Providers: Freedom Access Plan also provides access to one of the nations largest Preferred Provider Organizations. With more than half a million health care providers under contract, an estimated 40 million consumers accessing their network products, and some 70 million claims processed through their networks each year, they are the right choice for health care payers and providers, who today face unprecedented cost and competitive pressures. More information about MultiPlan can be found at www.MultiPlan.com.

MedCare USA Prescription Discount Card: 4-tier and 100% of discounted price at participating pharmacies. Because it is a discount program there are no claim forms, no reimbursement procedures, no pre-existing condition exclusions, no waiting periods, no deductible, no benefit maximums. Members save an average of 15% off retail price on many brand name prescription drugs and 54% off retail price on many generic prescription drugs. This card is accepted at over 53,000 pharmacies throughout the United States, including most chains and independent pharmacies. MedCare USA is not an Insured Benefit.

OUTLOOK Vision Discounts: Offers significant savings for the entire family on eyeglasses. Contact lenses, LASIK surgery and eye exams at select locations where approved. Providers conveniently located throughout all 50 states. Most leading retail centers are included in the OUTLOOK Vision network and offer discounts from 10% to 50%. Discounts are given at point of purchase, no limits, no restrictions and no paperwork. Outlook Vision Discounts are not Insured Benefits.

FREEDOM ACCESS PLAN

Med Sense Guaranteed Association Limited Medical Fixed Indemnity Insurance

Insurance benefits are insured by Freedom Life Insurance Company of America in the states of AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY. Insurance benefits are insured by National Foundation Life Insurance Company in the states of AK, CA, DC and MT.

Benefits Covered Per Member		ULTRA	DELUXE	PREFERRED	CLASSIC	QUALITY	CHAMPION
Waiting Periods	Sickness	None	None	None	None	None	None
	Accidental Injuries	None	None	None	None	None	None
Pre Existing Condition Waiting Period*		12 Months*	12 Months*	12 Months*	12 Months*	12 Months*	12 Months*
In Hospital Services	Daily Confinement	\$1,500	\$1,000	\$750	\$500	\$250	\$100
	Maximum Days per Calendar Year	30	30	30	20	20	10
	First Admission Benefit	\$1,500	\$1,000	None	None	None	None
	Days covered by First Admission Benefit	1	1	0	0	0	0
	Maximum # of First Admission Benefits per Calendar Year	1	1	0	0	0	0
	Excluded Mental Nervous/Substance Abuse	Yes	Yes	Yes	Yes	Yes	Yes
Surgical Benefit	Maximum # of Procedures per Calendar Year	2	2	2	2	2	None
	Benefit Varies by Procedure. Range is:	\$100 to \$10,000	\$60 to \$6,000	\$40 to \$4,000	\$40 to \$4,000	\$40 to \$4,000	None
Anesthesia Benefit	Percentage of Surgical Schedule	20%	20%	15%	15%	15%	None
	Maximum # of Procedures per Calendar Year	2	2	2	2	2	None
Health Screening Benefit	Per Test Amount	\$100	\$100	\$50	None	None	None
	Maximum Benefit per Calendar Year	\$100	\$100	\$50	0	0	None
Routine Well Child Care Benefit	Per Provider Visit	\$100	\$100	\$50	None	None	None
	Maximum Benefit per Calendar Year	\$100	\$100	\$50	0	0	None
Outpatient Provider Office Visits	Per Provider Visit	\$100	\$100	\$75	\$50	\$50	None
	Maximum Visits per Calendar Year	5	5	4	5	5	None
Outpatient Prescription Drug Benefit							
	Benefit per Prescription - Generic	\$10	\$10	\$10	\$10	\$10	None
	Benefit per Prescription - Brand	\$20	\$20	0	0	0	None
	Maximum Prescriptions per Calendar Year	25	25	25	25	25	
Emergency Room	Benefit per Visit	\$200	\$200	\$100	\$100	\$100	\$1,000
	Maximum Visits per Calendar Year	1	1	1	1	1	1
Outpatient Diagnostic X-ray and Laboratory Benefit							
	Per Test Amount	\$25	\$25	\$25	\$25	\$25	None
	Maximum # of Test per Calendar Year	18	18	12	12	6	None
Specialty Radiology Benefit (MRI, CAT Scan, PET Scan)							
	Per Test Amount	\$100	\$100	None	None	None	None
	Maximum # Tests per Calendar Year	3	3	0	0	0	None
Ambulance Benefit	Ground Ambulance	\$100	\$100	\$100	\$100	None	None
	Air Ambulance	\$100	\$100	\$100	\$100	None	None
						0	0
	Maximum # of Trips Per Calendar Year for Each Benefit	1	1	1	1	0	0
Critical Illness Benefit		\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
The Maximum Critical Illness Rider Lump Sum Benefit is provided and paid if an Insurer has a First Occurrence and Definitive Diagnosis of a Specified Critical Illness Covered under the Blanket Group Indemnity Insurance Policy during the member's lifetime. This Benefit Rider is Onetime and Lump Sum.							
Covered events include:							
	Life Threatening Cancer	100%	100%	100%	100%	100%	100%
	Major Organ Transplant	100%	100%	100%	100%	100%	100%
	Permanent Paralysis	100%	100%	100%	100%	100%	100%
	Kidney Failure	100%	100%	100%	100%	100%	100%
	First Diagnosis Heart Attack	100%	100%	100%	100%	100%	100%
	Terminal Illness	100%	100%	100%	100%	100%	100%
	Stroke	100%	100%	100%	100%	100%	100%
	Coronary Artery Bypass Surgery	100%	100%	100%	100%	100%	100%

This is not major medical coverage or workers' compensation and it is not designed as a substitute or replacement of basic health insurance or major medical insurance. Fixed Indemnity Medical Insurance Benefits provide a predetermined and fixed dollar amount of covered medical services. Members are responsible for all amounts charged in excess of the fixed benefit amount and network discounts. The exact provisions are contained in the Blanket Group Indemnity Policy issued to the Med Sense Guaranteed Association.

*As a MSGA Freedom Access member, you cannot be disqualified or turned down for the benefits of this program due to any pre-existing condition. The membership does have a 12 month waiting period before you will be eligible for any payable benefits under the scheduled medical benefit health plan for any condition that is pre-existing. However, if you had prior Creditable Coverage and are able to provide a valid Certificate of Creditable Coverage from your prior carrier to the insurance carrier, your waiting period may be reduced according to the length of time you were covered under your prior plan. The insurance carrier will determine if the creditable coverage certificate is qualified.

Benefits will not be paid for changes or loss caused by or resulting from any of the following

Limited Medical Fixed Indemnity Benefits Limitations and Exclusions

LIMITATIONS: In addition to any other provisions of the Blanket Group Indemnity Insurance Policy, Benefits and coverage are limited as follows: any loss or expense incurred as a result of an Insured's Pre-existing Condition is not covered under the Blanket Group Indemnity Insurance Policy unless such loss or expense constitutes Covered Expenses incurred by such Insured more than twelve (12) months after the Insured obtains coverage under the Blanket Group Indemnity Insurance Policy, and are not otherwise limited or excluded by the Blanket Group Indemnity Insurance Policy or any riders, endorsements, or amendments attached here to: **Any Benefit payable under the Blanket Group Indemnity Insurance Policy will be reduced by 50% when the applicable Insured is age sixty-five (65) or older**, based on the Insured's most recent birthday, on the date the Benefit becomes payable or, in the case of an Injury, on the date of the Accident causing the Injury; If an Insured suffers one or more Injuries from the same Accident for which amounts are payable for more than one Benefit under the Blanket Group Indemnity Insurance Policy the maximum amount payable will not exceed the amount payable for the one with the largest maximum amount for that Benefit for that Insured.

EXCLUSIONS: The Blanket Group Indemnity Insurance Policy does not provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving such Insured: the amount of any professional fees or other medical expenses or charges for treatments, care, procedures, services or supplies which do not constitute Covered Expenses; Covered Expenses incurred prior to the Insured obtaining coverage under the Blanket Group Indemnity Insurance Policy; Covered Expenses incurred after the Blanket Group Indemnity Insurance Policy terminates; Covered Expenses You or Your covered family members are not required to pay, which are covered by other insurance, or that would not have been billed if no insurance existed; any professional fees or expenses for which the Insured and/or any covered family member are not legally liable for payment; any professional fees or expenses for which the Insured and/or any covered family member were once legally liable for payment, but from which liability the Insured and/or family member were released; treatment of the teeth, the surrounding tissue or structure, including the gums and tooth sockets. This exclusion does not apply to treatment: (i) due to Injury to natural teeth, or (ii) for malignant tumors; Injury or Sickness due to any act of war (whether declared or undeclared); services provided by any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services; Covered Expenses that are payable under any motor vehicle no fault law insurance policy or certificate; charges that are payable or reimbursable by a plan or program of any governmental agency (except Medicaid); drugs or medication not used for a Food and Drug Administration ("FDA") approved use or indication; experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society; eye refractions, eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids, and exams for their prescription or fitting; cochlear implants; any professional fees or other medical expenses incurred by an Insured which were caused or contributed to by such Insured's being intoxicated or under the influence of any drug, narcotic or hallucinogens unless administered on the advice of a Provider, and taken in accordance with the limits of such advice; intentionally self-inflicted Injury, suicide or any suicide attempt while sane; serving in one of the branches of the armed forces of any foreign country or any international authority; voluntary abortions, abortifacients or any other drug or device that terminates a pregnancy; services Provided by You or a Provider who is a member of an Insured's family; any medical condition excluded by name or specific description by either the Blanket Group Indemnity Insurance Policy or any riders, endorsements, or amendments attached thereto; any loss to which a contributing cause was the Insured's being engaged in an illegal occupation or illegal activity; participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight; cosmetic surgery, except for Medically Necessary cosmetic surgery performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from trauma or infection to correct a normal bodily function, or (ii) such cosmetic surgery constitutes breast reconstruction that is incident to a Mastectomy provided any of the above occurred while the Insured was covered under the Blanket Group Indemnity Insurance Policy; charges for breast reduction or augmentation or complications arising from these procedures; voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization; fertility hormone therapy and/or fertility devices for any type fertility therapy, artificial insemination or any other direct conception; any operation or treatment performed, prescription or medication prescribed in connection with sex transformations or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment; appetite suppressants, including but not limited to, anorectics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions; any professional fees or other medical expenses incurred as the result of an Injury which was caused or contributed by an Insured racing any land or water vehicle; any professional fees, or other medical expenses incurred for the diagnosis, care or treatment of Mental and Emotional Disorders, Alcoholism, and Drug Addiction/Abuse; any behavioral or learning disorders, Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD); except for Complications of Pregnancy, routine maternity or any other expenses related to childbirth, including routine nursery charges and well baby care; fluoride products; allergy kits intended for future Emergency treatment of possible future allergic reactions; fees or expenses charged for spinal manipulations; programs, treatment or procedures for tobacco use cessation; charges for blood, blood plasma, or derivatives that has been replaced; treatment of autism; Temporomandibular Joint Disorder (TMJ) and Craniomandibular Disorder (CMD); treatment received outside of the United States; and services or supplies for personal convenience, including Custodial Care or homemaker services.

ADDITIONAL EXCLUSIONS SPECIFIC TO PRESCRIPTION DRUG BENEFIT: Prescription Drugs that are immunosuppressants; administration of experimental drugs or substances or investigational use or experimental use of Prescription Drugs except for any Prescription Drug prescribed to treat a covered chronic, disabling, life-threatening Sickness or Injury, but only if the investigational or experimental drug in question: a. has been approved by the FDA for at least one indication; and b. is recognized for treatment of the indication for which the drug is prescribed in: 1) a standard drug reference compendia; or 2) substantially accepted peer-reviewed medical literature; drugs labeled "Caution – limited by Federal law to investigational use"; Prescription Drugs or other medicines and products used for cosmetic purposes or indications; prescriptions for behavioral or learning disorders, Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD); Prescription Drugs that are classified as psychotherapeutic drugs, including antidepressants; Prescription Drugs that are dispensed by a Provider, Hospital or other state-licensed facility; Prescription Drugs produced from blood, blood plasma and blood products, derivatives, Hemofil M, Factor VIII, and synthetic blood products, or immunization agents, biological or allergy sera, hematinics, blood or blood products administered on an Outpatient basis; level one controlled substances; Prescription Drugs used to treat or cure hair loss or baldness; Prescription Drugs that are classified as anabolic steroids or growth hormones; compounded Prescription Drugs; replacement of a prior filled prescription for Prescription Drugs that was covered and is replaced because the original prescription was lost, stolen or damaged; Prescription Drugs, unless shown under the PRESCRIPTION DRUG BENEFIT provision which have an over-the-counter equivalent that may be obtained without a prescription, even though such Prescription Drugs were prescribed by a Provider; any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured; Prescription Drugs that are classified as anti-fungal medication used for treatment of onychomycosis; Prescription Drugs that are classified as tobacco cessation products; and drugs prescribed for the treatment of any disease, illness or condition that has been excluded from coverage under the Certificate by exclusionary rider, limitation or exclusion.

Lump Sum Critical Illness Rider Limitations and Exclusions

LIMITATIONS: In addition to any other provisions of the Blanket Group Indemnity Insurance Policy, Benefits and coverage are limited as follows: The Maximum Critical Illness Benefit as specified in the Certificate Schedule; The Maximum Critical Illness Benefit automatically reduces by 50% on the 65th birthday of the Primary Insured and Spouse of Primary Insured; and for an Insured, Benefits payable under this Blanket Critical Illness for Specified Critical Illness will not exceed the Maximum Critical Illness Benefit.

EXCLUSIONS: This Blanket Critical Illness does not provide any Benefit, coverage or payment for Specified Critical Illness caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving such Insured: any Specified Critical Illness suffered, diagnosed and/or sustained by an Insured prior to coverage under the Blanket Group Indemnity Insurance Policy for such Insured being in full force and effect; any medical conditions that is not a Specified Critical Illness; a diagnosis which is made outside the United States, unless a Definite Diagnosis of a Specified Critical Illness is confirmed in the United States; war, or any act of war, regardless.

LUMP SUM CRITICAL ILLNESS RIDER EXCLUSIONS CONTINUED: of whether war is actually declared; serving in one of the branches of the armed forces of any foreign country or any international authority; an Insured being intoxicated or under the influence of alcohol or any drug, narcotic or hallucinogens unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice. An Insured is conclusively determined to be intoxicated by drug or alcohol if (i) a chemical test administered in the jurisdiction where the loss or cause of loss occurred is at or above the legal limit set by that jurisdiction or (ii) the level of alcohol was such that a person's coordination, ability to reason, was impaired, regardless of the legal limit set by that jurisdiction; intentionally self-inflicted Injury, suicide or any suicide attempt while sane; travel by or participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight; participating in a felony, riot or insurrection; engaging in any illegal activity; the unintended or accidental results of any surgery or operation performed either for cosmetic purposes or in an attempt to surgically treat any Sickness or Injury; intentional inhalation or ingestion of any poison, gas or fumes; balloon angioplasty, laser relief or an obstruction, and/or other intra-arterial procedure; participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle; the operation by such Insured of any motor vehicle without the permission/consent of the owner of such vehicle; the operation by such Insured of any motor vehicle without a valid operators license/permit; and bacterial or viral infection, except for a bacterial or viral infection resulting from an Accidental Injury, or Accidental ingestion of a poisonous food.

Optional Benefits

Supplemental Accident Excess Medical Expense and AD&D

The Med Sense Guaranteed Association exclusively offers to it's members the option of upgrading to the **PREMIER** level which includes the additional benefit coverage of a supplemental Accident Excess Medical Expense, Accidental Death and Dismemberment.

FREEDOM ACCESS PREMIER LEVEL	ULTRA	DELUXE	PREFERRED	CLASSIC	QUALITY	CHAMPION
Lifetime Maximum Benefit	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Accident Excess Medical Expense Maximum Benefit per Accident	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Excess Medical Expense Deductible per Accident	\$250	\$250	\$250	\$250	\$250	\$250
Accidental Death and Dismemberment Maximum Benefit per Accident	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Loss of life	100%	100%	100%	100%	100%	100%
Loss of two or more Limbs	100%	100%	100%	100%	100%	100%
Loss of Speech and Loss of Hearing (both ears)	100%	100%	100%	100%	100%	100%
Loss of Sight (both eyes)	100%	100%	100%	100%	100%	100%
Loss of one Limb	50%	50%	50%	50%	50%	50%
Loss of Speech	50%	50%	50%	50%	50%	50%
Loss of Hearing (both ears)	50%	50%	50%	50%	50%	50%
Loss of Sight (one eye)	50%	50%	50%	50%	50%	50%
Loss of one Hand	50%	50%	50%	50%	50%	50%
Loss of Hearing (one ear)	25%	25%	25%	25%	25%	25%
Loss of Thumb and Index Finger (same hand)	25%	25%	25%	25%	25%	25%

Benefits will not be paid for changes or loss caused by or resulting from any of the following Accident Excess Medical Expense and AD&D Limitations and Exclusions

LIMITATIONS: The Excess Medical Expense Coverage Maximum is \$5,000 as selected in writing by the Group Policyholder on the Issue Date; The maximum dollar amount recoverable by a Insured Member for AD&D is the applicable AD&D Maximum Benefit, regardless of the number of Accidents or Bodily Injuries sustained by a Insured Member; and **The applicable AD&D Maximum Benefit and the Excess Medical Expense Coverage Maximum automatically reduce 50% for the Primary Insured and Spouse of Primary Insured on the 70th birthday of such Covered Insured.**

EXCLUSIONS: Neither the Blanket Group Policy nor the Certificate provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving such Covered Insured: war, or any act of war, regardless of whether war is actually declared; serving in one of the branches of the armed forces of any foreign country or any international authority; such Covered Insured being intoxicated or under the influence of alcohol or any drug, narcotic or hallucinogens, unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice; intentionally self-inflicted Bodily Injury; suicide or any attempt thereat, while sane; Sickness; travel by or participation in aviation, except as a fare-paying passenger traveling on a regular scheduled commercial airline flight; engaging in and being charged with any felony criminal offense; a Bodily Injury occurring outside the borders of the United States of America or its territories; the unintended or accidental results of any surgery or operation performed either for cosmetic purposes or in an attempt to surgically treat any Sickness; intentional inhalation or ingestion of any poison, gas or fumes; expenses Incurred for the diagnosis, care or treatment of Mental and Emotional Disorders, Alcoholism, and Drug Addiction/Abuse; participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle; expenses Incurred as a result of a Bodily Injury that are in excess of the Usual and Customary expenses Incurred for Medically Necessary treatment of such Bodily Injury; expenses Incurred for the Medically Necessary treatment of a Bodily Injury for which the Covered Insured has no legal liability and responsibility for payment; expenses Incurred for the Medically Necessary treatment of a Bodily Injury that are covered under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage (e.g. uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital/medical surgical insurance, other indemnity health insurance, health coverage under a HMO or PPO plan, workers compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare). a scheduled Benefit under Part I Accidental Death & Dismemberment Coverage or an expense under Part II Excess Medical Expense Coverage that exceeds the amount of the Lifetime Certificate Maximum Benefit; the operation by such Covered Insured of any motor vehicle without the permission/consent of the owner of such vehicle; the operation by such Covered Insured of any motor vehicle without a valid operator's license/permit; and bacterial or viral infection, except such infection occurring with or through a cut or wound in the skin sustained in an Accident or the accidental ingestion of contaminated material.

Careington Extra Care Package

The Careington Extra Care Package is offered to the MSGA members for an additional monthly fee. The following discounts and services are included. Members have the option to continue the Careington Extra care Package even after any of the Freedom Access Membership levels are no longer active.

Careington Dental Network

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 62,000 provider access points.

- Average annual savings of \$1,200 per family on dental work
- Savings of 20%-50% on most dental procedures, including routine oral exams, unlimited cleaning and major work such as dentures, root canals and crowns
- Savings of 20% on orthodontics for both children and adults
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available

The dental care discounts are provided by Careington International Corporation.

CallMD Physician Access Hotline

Have a non-emergency medical question you want answered right way? Need a non-narcotic prescription but can't reach your doctor? Can't afford to miss work, but don't want to risk your health or the health of your family members? If you are like most Americans, you've answered 'yes' to at least one or more of these questions.

- CallMD members have 24/7 access to connect with a consulting physician or specialist
- Medical doctors available for consultation and may write a prescription for a non-narcotic or non-controlled medication at anytime day or night. There are 12 free consultations included with the membership. Thereafter there is a \$35 charge per consultation.
- Family Keys: Personal data organizing software that downloads to the members' computer, allows members to record and store financial, health and other vital personal information without compromising privacy
- FileMD: A full medical history is recorded by a registered nurse which is stored via FileMD, and creates an Electronic Medical Record which gives members the convenience of releasing medical data, updating information, and storing documents
- 100% secure and HIPPA compliant

The medical information program is provided by CallMD.

Better living Now Medical & Diabetic Supplies

- Durable medical equipment – 20% to 30% off retail price
- Daily living aids – 20% to 25% off retail price
- Disposable medical supplies – 20% to 40% off retail price
- Free blood glucose monitor upgrade
- Nutritional supplements – 20% to 25% off retail price
- NO shipping charges for orders that are \$100.00 or more
- We ship up to a 90-day supply and our care coordinators send you replacement notification before your supplies run out
- NO complicated forms to fill out
- NO inconvenient trips to the pharmacy

The diabetic supplies discounts are provided by Better Living Now.

Direct Labs and Diagnostic Imaging

A simple blood test is necessary for prevention or early detection of disease and could save your life. Members will also have direct access for MRAs, MRI's, CT Scans and PET Scans and may save hundreds of dollars using this program.

- 20% to 80% savings on blood tests
- Access to over 3,000 certified labs nationwide

The lab discounts are provided by Direct Labs.

CareNet 24-hour Nurse Hot Line

- Access to nurse triage services via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics
- HIPAA compliant

The nurse line program is provided by CareNet.



If you purchase the Extra Care Package, your effective date will be the first of next month. The Extra Care Package are not insurance benefits and are not affiliated with Freedom Life Insurance Company of America, National Foundation Life Insurance Company or the Med Sense Guaranteed Association Freedom Access.

Frequently Asked Questions:

Who is eligible to apply for membership?

Freedom Access provides both membership benefits and limited medical fixed indemnity benefits available to individuals from age 18 through age 64. Dependent children are eligible for coverage through age 25. There is no requirement for the dependent to be a full time student, only that they must be dependent of the insured member. Dependent coverage ends at age 26. The Freedom Access Membership series is available in the following states:

- Freedom Life Insurance Company of America AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY
- National Foundation Life Insurance Company in the following states AK, CA, DC and MT.

Are there any waiting periods for association benefits?

There are no waiting periods. You can begin saving once your payment is accepted and approved. As a MSGA Freedom Access member, you cannot be disqualified or turned down for the benefits of this program due to any pre-existing condition. The membership does have a 12 month waiting period before you will be eligible for any payable benefits under the scheduled medical benefit health plan for any condition that is pre-existing. However, if you had prior Creditable Coverage and are able to provide a valid Certificate of Creditable Coverage from your prior carrier to the insurance carrier, your waiting period may be reduced according to the length of time you were covered under your prior plan. The insurance carrier will determine if the creditable coverage certificate is qualified.

When does my coverage begin?

Once your payment is processed and approved your membership can be effective at the earliest two days from your enrollment date or your selected date no longer than 30 days from your enrollment date. The member's fulfillment package and ID Card is available immediately after purchase is completed. Membership handbook and identification cards will arrive via U.S. Mail within 3-5 business days after payment is received and approved.

Do I have to use a MultiPlan Network provider?

Members under this plan may choose to be treated within or outside of the MultiPlan Network. Multiplan consists of hospitals, physicians, and other health care providers organized into a network for the purpose of delivering quality health care at affordable rates. As part of your Membership plan, an arrangement has been negotiated with the MultiPlan Network to treat insured individuals for a reduced fee over the customer fees of non-Network Providers. Reimbursement rates will vary according to the source of care as described in your Plan Benefits. In order to use the services of a participating provider, you must present the Identification Card that is provided to you upon purchase of your plan and payment of the membership retail cost. To determine which providers are in the MultiPlan Network, call 888-342-7427 or go online to www.multiplan.com.



Freedom from Uncertainty
Access to Security

Individuals considering membership in the Med-Sense Guaranteed Association for plans that include the Limited Medical Indemnity/Hospital Indemnity benefits should check with their state Pre-existing Condition Insurance Plan before enrolling to determine the potential impact of their eligibility.

IMPORTANT NOTICE: This is a brief description of the Freedom Access Plan benefits for the members of the Med Sense Guaranteed Association. Members can be enrolled only once. Duplicate or multiple memberships, is not allowed. Members are allowed one (1) benefit upgrade or downgrade to membership per year. Changes to membership can only be made if the change is in result of a qualifying life event. A qualifying life event means marriage, divorce, the death of your spouse, or the birth or adoption of a child. If coverage is cancelled, persons may not re-enroll in Med Sense Guaranteed Association until 35 days after their termination date.

Benefits Underwritten and Claims Processed by:

Freedom Life Insurance Company of America in the states of: AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY.

National Foundation Life Insurance Company in the states of: AK, CA, DC and MT.

Exclusively Distributed By:



Health Insurance Innovations
218 E. Bearss Ave. Suite 325, Tampa, FL 33613
Ph. (877)376-5831 Fax (877)376-5832
www.Hiiquote.com

Marketed By:

