



## Quick Reference Guide

STATE AVAILABILITY: AL, AR, AZ, CA, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MA, MI, MS, NE, NM, NV, OH, OK, PA, RI, SC, TN, TX, VA, WI, WV, WY

### BENEFITS:

- **Accident Medical Expense:** \$5,000 per injury\*, with a \$250 deductible if insured\*\*
- **Accidental Death & Dismemberment:** \$5,000 for primary, \$2,500 for spouse, \$1,250 for child(ren)
- **Critical Illness:** \$30,000 per category
  - **Category 1:** 100% benefits for: heart attack, stroke, major organ transplant. 50% benefits for: coronary bypass surgery, heart valve replacement or repair surgery
  - **Category 2\*\*\*:** 100% benefits for: invasive cancer. 50% benefit for: cancer in situ
  - **Category 3:** Organ transplant, end-stage renal failure, coma, advanced Alzheimer's disease, severe burns, paralysis, motor neuron disease/ALS

### EFFECTIVE DATES/PAYMENT DATES:

- Initial payment due at time of application
- 1st or 15th effective dates only
  - If applying between 26th - 9th, effective date will be 15<sup>th</sup>
    - Monthly recurring payment drawn on 10<sup>th</sup>
  - If applying between 10th - 25th, effective date will be 1<sup>st</sup>
    - Monthly recurring payment drawn on 25<sup>th</sup>

### ELIGIBILITY:

- Primary applicant must be between the ages of 18 - 64 yrs old at time of enrollment
  - Guaranteed renewable until age 70
    - After age 65 AME benefits terminate, and the critical illness benefits reduce to 50% of the maximum allowed payout
  - Children can remain on parents plan until age 26 as long as they are classified as a dependent by IRS guidelines.

### EXCLUSIONS:

- Self-Inflicted
- Injury incurred during act of committing a felony
- Full-time in Armed Forces
- Any injury that results in disability or worker's compensation benefits
- 2 or 3 wheel motor vehicles
- Motor vehicles not designed for public streets
- Interscholastic sports

\*Coordinates benefits with medical insurance

\*\*\$2,000 deductible if uninsured

\*\*\*Benefits are reduced to 10% of the maximum payout if diagnosed in the first 90 days