



HealthDepot

Secure
Shield



Agent Training

Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leadings agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products, discount programs, and consumer benefit solutions
- Customized solutions



Training Objectives

Review the following aspects of the HD SecureShield plan:

- ▶ Health Depot Association
- ▶ Insured Membership Benefits
 - Accident Disability
 - Critical Illness
 - Burns Insurance
 - Term Life
 - Accidental Death & Dismemberment
- ▶ Non-Insured Membership Benefits
 - Teladoc, MES Vision, ScriptSave Rx, MyMedLab, One Call Care, Beltone
- ▶ Eligibility Requirements





Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

A Health Depot membership gives consumers access to:

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to insured benefit plans



HealthDepot

HD SecureShield Plan Overview



Who Needs HD SecureShield?

Accidents can happen anytime, anywhere; and they're often followed by an onslaught of medical bills. Depending on the severity of the accident, individuals could face a series of out-of-pocket expenses, from ambulance charges and emergency room fees to lost wages or even final expenses. It's impossible to plan for an accident, but a HD SecureShield plan can help members be better prepared to handle them when they do occur.

HD SecureShield Plan Highlights

- Up to \$500 per week of Accident Disability Income (*Not available in CA*)
- \$25,000 or \$50,000 of Term Life Insurance
- \$50,000 of Group Accidental Death & Dismemberment Insurance
- \$2,500 of Group Critical Illness Insurance

Having supplemental insurance can help in the event of an unexpected accident or critical illness.

Please refer to your certificate to review the specific exclusions and limitations which are applicable in your state.

About The Carrier

XL Catlin, through the subsidiaries of XL Group plc, is a global insurance and reinsurance company providing property, casualty and specialty products to industrial, commercial and professional firms, insurance companies and other enterprises on a worldwide basis.



About XL Catlin

- XL Catlin can offer larger policies on larger risks and writes more than 30 lines of business
- XL Catlin is the global brand used by XL Group plc's insurance companies, including Catlin Insurance Company, Inc.

Financial ratings

- XL Group plc's core operating subsidiaries receives consistently high ratings for financial strength from A.M. Best and Standard & Poor's, the leading independent analysts for the insurance industry.

Accident-Critical Illness Benefits

SecureShield Insurance Plans Underwritten by Catlin Insurance Company, Inc.		
3340 Peachtree Rd, NE, Suite 2950, Atlanta, GA 30326.		
Policy Form Series: AHAG 051 (In LA, AHAG AS05) and Rider Form Series AHAG 402, AHAG 405 and AHAG 407.		
Benefit Description	SecureShield 1	SecureShield 2
Accident Disability¹ (Not available in CA)		
Maximum Benefit per Covered Accident	50% of salary, up to \$500 per week	50% of salary, up to \$500 per week
Maximum Benefit Period	26 weeks	26 weeks
Elimination Period Before Eligible For Benefits	90 days	90 days

Accident Disability is not available in California. Members residing in CA will not have access to the Disability benefit. Members will receive 50% of their Base Annual Earnings, up to \$500 per week, for up to 26 weeks, if they suffer a Covered Loss resulting directly and independently of all other causes from; and within 31 days of; a Covered Accident that leaves them Totally Disabled. There is a 90 day elimination (waiting) period from the time they become disabled until they are eligible to receive benefits.

Accident-Critical Illness Benefits

Group Accident Plans Underwritten by Catlin Insurance Company, Inc.		
Benefit Description	SecureShield 1	SecureShield 2
Critical Illness Insurance² (Excludes Pre-Existing Conditions as defined in the Certificate)		
Maximum Benefit Amount	\$2,500	\$2,500
<u>Covered Critical Illnesses are:</u> Invasive Cancer; Stroke; Heart Attack (Myocardial Infarction); Kidney (Renal) Failure	100%	100%

The Critical Illness benefit has a 90 day Waiting Period. The Covered Person (Member) must be covered continuously under this benefit rider before the benefit amount may be payable and the condition must first occur after the Waiting Period. If the Covered Person’s condition first occurs during the Waiting Period, no benefits will be payable, the benefit will terminate, and We will refund to the Covered Person all premiums paid for this benefit without interest.

Accident-Critical Illness Benefits

Group Accident Plans Underwritten by Catlin Insurance Company, Inc.		
Benefit Description	SecureShield 1	SecureShield 2
Burns Insurance³		
Lifetime Maximum payable for all Burns (per Covered Person)	\$2,500	\$2,500
Burn Category	Benefit Amount	
50% or more below or above the neck	\$2,500	\$2,500
27% or more below or above the neck	\$2,500	\$2,500
18% or more below or above the neck	\$2,500	\$2,500
50% or more below or above the neck	\$2,500	\$2,500
5% or more below or above the neck	\$2,500	\$2,500

If a Covered Person suffers a Covered Injury that results in Diagnosis and treatment by a Physician for a Second Degree Burn or Third Degree Burn, Benefit pays the amount shown in the Burn Table of Benefits. In the event a Covered Person can get paid under more than one Burn Category, only one Benefit Amount, the largest, will be payable.

Accident-Critical Illness Benefits

Group Accident Plans Underwritten by Catlin Insurance Company, Inc.		
Benefit Description	SecureShield 1	SecureShield 2
Accidental Death & Dismemberment Insurance⁴		
Principal Sum	\$1,000	\$1,000
Covered Loss	Benefit	
Life; Two or More Hands or Feet; Sight of Both Eyes; Speech and Hearing (in both ears)	100%	100%
One Hand or Foot; Sight in One Eye; Severance and Reattachment of One Hand or Foot; Speech; Hearing (in both ears)	50%	50%
Thumb and Index Finger of the Same Hand; All Four Fingers of the Same Hand	25%	25%
Loss of all the Toes of the Same Foot	20%	20%

Accident-Critical Illness Benefits - Disclaimers

Health Depot Association is a membership organization organized under the nonprofit corporations laws of the State of Arizona. These benefits are provided under a group accident insurance policy underwritten by Catlin Insurance Company, Inc. under Policy Form Series: AHAG 051 (In LA, AHAG AS050 and Rider Form Series AHAG 402, AHAG 405 and AHAG 407) and issued to **Health Depot Association** as the group master policyholder. You must be a member of Health Depot Association to access these benefits. **This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.** This brochure contains only a brief description of coverage and is not a contract. All benefits provided by this insurance are subject to the terms, definitions, exclusions and limitations of the group policy and any riders. In some circumstances benefits provided will vary as required by state law and the insurance may not be available in all states. The insurer has the right to increase premium rates and has the option to cancel coverage. **This insurance is not available in AK, CO, CT, DC, HI, ID, IN, LA, ME, MD, MA, MN, MO, MT, NV, NH, NJ, NY, NC, OR, SD, TN, TX, UT, VT, WA.**

HD Secure Shield offers Primary Member coverage only. A Spouse may enroll in a separate HD SecureShield Membership as the Primary Member.

The Group Accident, Disability and Critical Illness Insurance benefits provide **off-the-job** coverage only.

Accident-Critical Illness Benefits - Disclaimers

¹ Accident Disability Income – Please read your Certificate carefully for full details.

We will pay weekly benefits, up to 50% of the Covered Person's Base Annual Earnings shown in the Schedule of Benefits, subject to the conditions and exclusions described below, to the Covered Person whose Total Disability results: directly and independently of all other causes from; and within 31 days of; a Covered Accident. Weekly disability benefits will begin when the Totally Disabled Covered Person satisfies the Benefit Waiting Period shown in the Schedule of Benefits and will end on the earliest of the date he:

1. dies;
2. is no longer Totally Disabled;
3. fails to provide certification by a Physician that he remains Totally Disabled;
4. is eligible to receive Accidental Death and Dismemberment benefits for the same Covered Accident;
5. reaches the end of the Maximum Benefit Period shown in the Schedule of Benefits.

Accident Disability is not available in California. Members residing in CA will not have access to the Disability benefit.

Accident-Critical Illness Benefits - Disclaimers

² ***Group Critical Illness Insurance contains a Pre-Existing Condition limitation. Please read your Certificate carefully for full details.*** We will pay the benefit shown in the Schedule of Benefits:

1. if the Covered Person is diagnosed for the first time by a Physician as having a Covered Condition and the diagnosis is made while the Coverage is in force; and
2. if the Covered Condition is not a Pre-Existing Condition; and
3. if the Covered Condition is first diagnosed after 90 days from the Covered Person's effective date;
4. if none of the exclusions or limitations described in the Coverage or Policy apply; and
5. if the Covered Person survives for a period of not less than 30 days after the first diagnosis of a covered Critical Illness.
6. if the Covered Person signs up for coverage prior to Age 65.
7. if the Covered Person is less than Age 70.

The benefit amount will be reduced by 50% when the Covered Person reaches Age 65.

Only the conditions listed are payable under this benefit rider. If a condition is not shown, no benefits will be paid for that illness.

Accident-Critical Illness Benefits - Disclaimers

³ If a Covered Person suffers a Covered Injury that results in Diagnosis and treatment by a Physician for a Second Degree Burn or Third Degree Burn, the Company will pay the Benefit Amount listed in the Burn Table of Benefits.

We have a right, at Our own expense, to have the Physician's determination verified by a Physician of Our choice.

In the event a Covered Person can get paid under more than one Burn Category, We will only pay one Benefit Amount, the largest.

For purposes of this benefit:

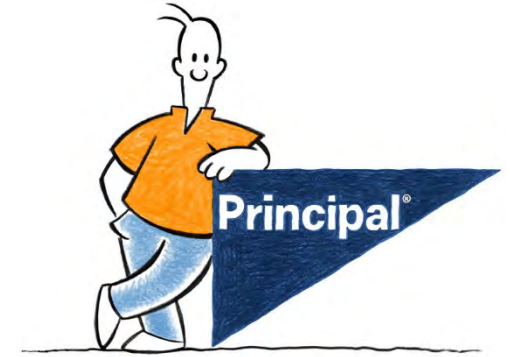
Second Degree Burn means a burn marked by pain, blistering and superficial destruction of the dermis.

Third Degree Burn means a burn that causes damage to subcutaneous tissue.

⁴ Accidental Death and Dismemberment benefits are provided under the coverages listed. Any benefits payable under them are as shown in the Schedule of Covered Losses and are not paid in addition to any other Accidental Death and Dismemberment benefits.

About The Carrier

The Principal Financial Group® (The Principal®) is a global investment management leader offering retirement services, insurance solutions and asset management. The Principal offers businesses, individuals and institutional clients a wide range of financial products and services, including retirement, asset management and insurance through its diverse family of financial services companies.



Principal Life Insurance Company

Life insurance provides a degree of financial protection against the certainty of death and can help survivors achieve specified financial objectives. Life insurance death benefits can be used to pay off a mortgage, provide funds for childcare, college educations and more.

Founded in 1879 and a member of the FORTUNE 500®, the Principal Financial Group has \$513.5 billion in assets under management and serves some 19.5 million customers worldwide from offices in Asia, Australia, Europe, Latin America and the United States.

Term Life-AD&D Benefits

GROUP TERM LIFE INSURANCE PLANS Underwritten by Principal Insurance Company, Inc.		
Benefit Description	SecureShield 1	SecureShield 2
Term Life Insurance Benefit	\$25,000	\$50,000
Accidental Death & Dismemberment Benefit	\$50,000	\$50,000
Elimination Period Before Eligible for Benefits	60 days	60 days
Accidental Death & Dismemberment Schedule		
100%	Life; Both Hands; Both Feet; Sight of Both Eyes; One Hand and Sight of One Eye; One Foot and Sight of One Eye; One Hand and One Foot	
50%	One Hand; One Foot; Sight of One Eye	
25%	Thumb and Index Finger of the Same Hand	

Accidental Death & Dismemberment Coverage pays the benefit specified above when the loss occurs within 365 days of an accident.

Term Life-AD&D Benefits

Important Information	
Guaranteed Coverage	The maximum amount of coverage available during your initial enrollment period with no medical information required. Coverage is for Primary Member only.
Coverage Effective Date	The date your membership in the Health Depot Association becomes effective and you have paid all required dues.
Benefits Waiting Period	There is a 60 day waiting period before any benefits will be paid.

Additional Benefits Included with AD&D

- **Seatbelt/Airbag** – Additional \$10,000 if insured dies in an automobile accident while wearing a seatbelt or protected by an airbag
- **Repatriation** – Up to \$2,000 for preparation and transportation of body if insured dies at least 100 miles from home
- **Loss of Use/Paralysis** - 100% for quadriplegia; 50% for paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot; or 25% for loss of use of one arm, one leg, one hand or one foot
- **Loss of Speech and/or Hearing** - 100% for both speech and hearing; 50% for speech or hearing; 25% for hearing in one ear
- **Public Transportation** - 100% benefit for covered losses that occur while an insured is a passenger on a common carrier
- **Exposure** – Pays accidental injury benefits if you incur a covered loss within one year of exposure resulting from an accidental injury
- **Disappearance** - 100% if passenger in a conveyance involved in an accidental wrecking or sinking and body is not found within one year

Group Term Life Benefits Summary

Eligibility

You are eligible if you are an active Member of the Health Depot and:

- You have paid current dues to the association;
- You meet the eligibility conditions described in the Certificate.

A Member is not eligible if the Member is:

- Totally Disabled;
- Confined in a Hospital as an inpatient;
- Confined in any institution or facility other than a Hospital; or
- Confined at home and under the care or supervision of a Physician

on the day insurance is to begin. Insurance will not take effect until the first day of the month that follows the day after the Member is no longer confined.

In addition, insurance for a Member who is unable to perform two or more Activities of daily living (ADLs), whether or not confined, will not take effect until the first day of the month that follows the day the Member has performed all the ADLs for at least 15 consecutive days.

Coverage Outside United States

Benefits will not be paid if you are outside the United States for certain reasons for more than six months.

Group Term Life Benefits Summary

Termination of Coverage

Your Life Insurance Benefits end on the earliest of the day:

- the date the Policy terminates;
- the date you are no longer a Member of the association;
- the end of the month in which you turn age 65;
- you enter the Armed Forces, National Guard or Reserves of any state or country on active duty (except for temporary active duty of two weeks or less);
- any applicable premium is due and unpaid;
- you do not satisfy any other eligibility conditions described in the Certificate.

Accelerated Benefit

If you are terminally ill you can receive up to 75% of your life coverage benefit in a lump sum as long as:

- your life expectancy is 12 months or less (as diagnosed by a physician), and
- your death benefit is at least \$10,000.

When you use the accelerated benefit, your death benefit is reduced by the accelerated benefit payment. There are possible tax consequences to receiving an accelerated benefit payment. You should contact your tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance. The charge for this benefit is included in your premium.

Term Life-AD&D – Exclusions & Limitations

This summary of coverage provides a brief description of some of the terms, conditions, exclusions and limitations of the Association's Policy. Definitions of capitalized terms in this Summary of Coverage can be found in the Certificate. For a complete description of the terms, conditions, exclusions and limitations of the Association's Policy, refer to the appropriate section of the Certificate. In the event of a discrepancy between this Summary of Coverage and the Certificate, the Certificate will control. For a copy of the Certificate, contact the Association or Benefits Administrator.

This Summary of Coverage is not a contract. Members are not necessarily entitled to insurance under the Policy because they received this Summary of Coverage. Members are only entitled to insurance if they are eligible in accordance with the terms of the Certificate.

This coverage has a 60 day waiting period. No benefits will be paid during the first 60 days of coverage.

Note: Principal Life underwrites or provides administrative services for this coverage. Because the material is a summary of your group voluntary term life coverage, it does not state all contract provisions, restrictions of coverage, benefits by conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contract or policy determines all rights, benefits, exclusions and limitations of the coverage described here.

Group Term Life and Accidental Death & Dismemberment coverage is not available for residents of Alaska, Colorado, Maine, Montana, New York and Oregon. If an active member moves to one of those six states, the Principal Term Life and AD&D portion of their membership will terminate.

Term Life-AD&D – Exclusions & Limitations

AD&D Exclusions

Coverage does not include payment for more than the benefit stated in the schedule for losses resulting from a single accident. Benefits are not paid for losses resulting from:

1. Any accident and/or death occurring during the first 60 days of coverage under the Voluntary Term Life Insurance;
2. Willful self-injury of self-destruction while sane or insane;
3. Disease or treatment of disease or complications following the surgical treatment of disease;
4. Voluntary participation in an assault, felony, criminal activity, insurrection or riot;
5. Participation in flying, ballooning, parachuting, parasailing, bungee jumping, or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger or crew member on a company owned or leased aircraft on company business.
6. if the Covered Person signs up for coverage prior to Age 65.
7. War or act of war.
8. Duty as a member of a military organization.
9. Injury arising from or during employment for wage or profit.
10. The insured's use of alcohol if, at the time of the injury, the alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
11. The insured's operation of a motor vehicle or motor boat if, at the time of the injury, the insured's alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
12. The insured's use of any drug, narcotic, or hallucinogen not prescribed by a licensed physician.

Monthly Membership Rates

SecureShield Monthly Membership Rates		
	SecureShield 1	SecureShield 2
Member	\$89	\$119

One-time \$50 enrollment fee applies. Fee is waived when SecureShield is added to an active Health Depot membership.

**THIS PLAN DOES NOT MEET THE MINIMUM ESSENTIAL HEALTH BENEFIT REQUIREMENTS
AS REQUIRED UNDER THE FEDERAL AFFORDABLE CARE ACT.**

HealthDepot

Association Benefits



Teladoc Telemedicine Service

Teladoc is a national network of physicians, available 24/7/365, who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.



Teladoc Highlights:	Call Teladoc:	Teladoc Can Treat:
▶ Convenient and Fast Access	▶ When your physician is not available	▶ Cold & Flu symptoms / Ear Infection
▶ No fees for consultations	▶ For non-emergency medical care	▶ Bronchitis / Allergies / Sinus problems
▶ Save Time and Money	▶ After normal hours of operation	▶ Poison Ivy / Pink eye
▶ Doctors live and work in U.S.	▶ When on vacation or a business trip	▶ Urinary tract & Respiratory infections
▶ 95% Member Satisfaction	▶ For second opinions	▶ and more!



Teladoc is simply a more convenient way for you to resolve many of your medical issues.



MES Vision

Vision Benefits

Vision Service	Participating Provider Benefit Amount Covered by the Plan	Non-Participating Provider Benefit Amount Reimbursed by the Plan
Annual Eye Exam	Covered in Full after \$20 deductible	\$20
Eyewear Purchases	20% discount off U&C charges	N/A

- One comprehensive vision examination every 12 months
- 20% discount off the usual and customary charges for eyewear at any of the participating providers at the time of service
- There are no limits to the number of times the discount can be used.

Discount applies to:

- ✓ Lenses (single vision, bifocal, trifocal, hi-index, progressive, etc.)
- ✓ Frames
- ✓ Contact Lenses (Use MES Vision Optics)
- ✓ Photochromic Lenses
- ✓ Tints and Coatings



Underwritten by:



Gerber Life Insurance Company
A separate subsidiary of Gerber Products
Home Office: White Plains, NY 10605

EXCLUSIONS: The discount does not apply to disposable, extended wear or frequent replacement contact lenses; frame repairs; promotional eye care or eyewear offers; medical/surgical treatment of the eyes; and services or materials provided by non-participating providers. There are no retroactive discounts allowed.

ScriptSave Prescription Savings

The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members are covered – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card.



Features:

- ✓ Save between 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- ✓ Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- ✓ Can be used for all prescription drugs, both brand-name and generics
- ✓ Members will always receive the lowest price available on their prescription purchase

Honored at Over 62,000 Participating Pharmacies, including:



Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services.

MyMedLab

MyMedLab offers an efficient, affordable and confidential solution to medical laboratory testing. You can purchase the same testing ordered by your doctor at a cost 50%-80% less than in your doctor's office or local hospital lab.



Features:

- ✓ Testing can be purchased 24 hours a day on the MyMedLab website
- ✓ Nearly 2,000 local Patient Service Centers (PSC)
- ✓ Results are securely uploaded to member's private personal health record (PHR), most within 24-48 hours

Get Your Test Results Online in 6 Easy Steps!



Order Test
Online



Our Doctor
Approves



Print Lab
Order



Visit Local
Lab



View Results
Online



Buy Expert
Review

Beltone Hearing

Members and their immediate family members (grandparents, parents, spouse and children) will receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Beltone hearing instrument.



Features:

- ✓ Over 1500 locations throughout the United States
- ✓ 70 years of experience, highly trained professionals and friendly service
- ✓ Beltone is the most trusted brand among adults 50+
- ✓ Revolutionary digital hearing instruments that offer clear, more comfortable hearing and a virtually invisible appearance
- ✓ Exclusive BelCare™ commitment

Neglecting, denying or ignoring hearing loss can hasten its progression.

Untreated hearing loss is also linked to depression, social isolation—even Alzheimer's disease.

Conversely, early detection can help members hear better for life.

One Call Care

Members can save 20%-50% on MRIs, PET and CT scans when these tests are ordered by a doctor. As the nation’s largest diagnostic imaging network, One Call Care offers PPO access to a specialty panel of over 3,000 high-quality radiology imaging centers nationwide. Since 1993, One Call Care has been the preferred solution for ensuring access to high-quality radiology testing at lower cost for participants.



Savings Example*

Scan	Average Charge	Average OCC Cost	Percent Savings	Dollar Savings
MRI	\$1600	\$800	50%	\$800
CT	\$900	\$500	45%	\$400
Other	\$3000	\$1700	45%	\$1300

* Savings may vary based on plan design and geographic location.

HealthDepot Eligibility

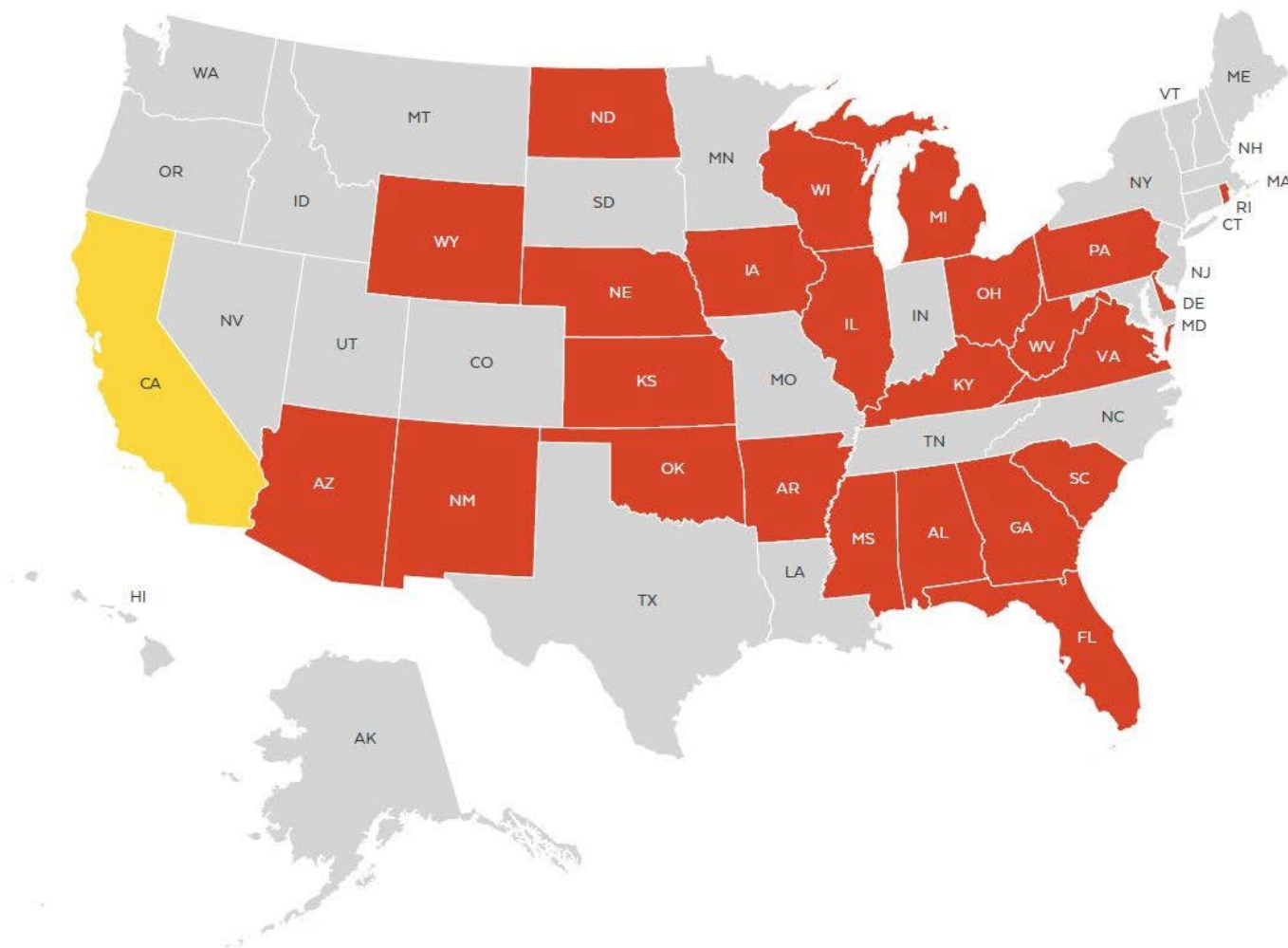


State Availability

Health Depot SecureShield is available in the following states:

Alabama	Nebraska
Arizona	New Mexico
Arkansas	North Dakota
California	Ohio
Delaware	Oklahoma
Florida	Pennsylvania
Georgia	Rhode Island
Illinois	South Carolina
Iowa	Virginia
Kansas	West Virginia
Kentucky	Wisconsin
Michigan	Wyoming
Mississippi	

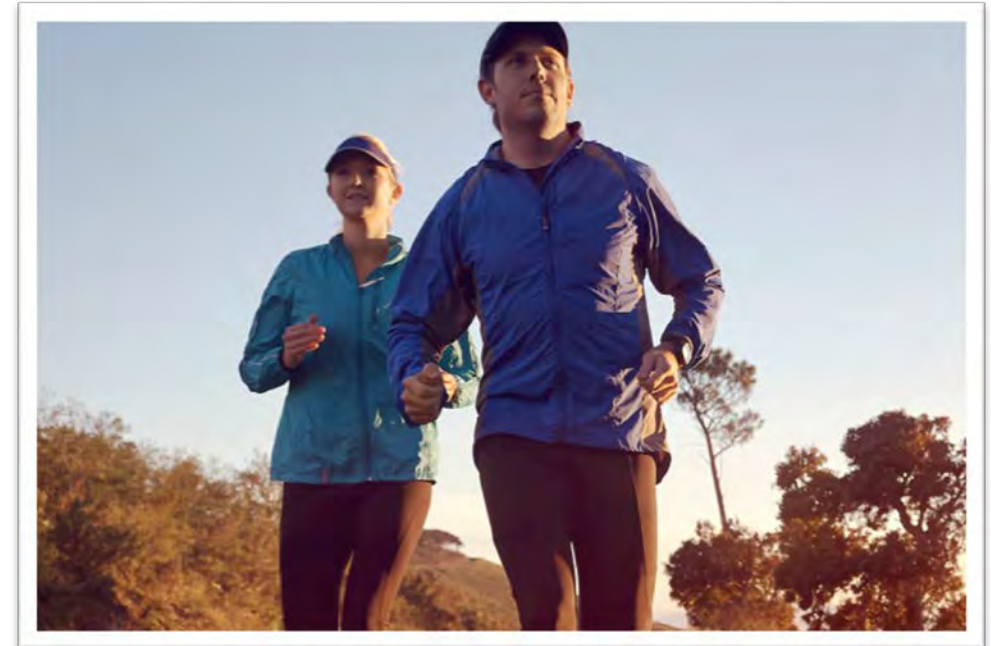
Accident Disability Income is not available in California. Members residing in CA will not have access to the Disability benefit as part of their membership.



Eligibility Requirements

Health Depot SecureShield Eligibility Requirements:

- Must be a U.S. citizen or lawful permanent resident
- Must be between the ages of 18 and 64 years old at the time of enrollment
- HD SecureShield offers **Primary Member coverage only**
- A Spouse may enroll in a separate HD SecureShield Membership as the Primary Member
- Must not be eligible for Medicare or Medicaid
- Currently not receiving Disability income
- Must have the ability to work at least part-time



Overview

- A \$50 enrollment fee is collected with the first month's dues.
 - The enrollment fee will be waived if adding SecureShield to an active Health Depot membership.
- After enrolling, members receive:
 - Confirmation email acknowledging account set up
 - Welcome email including their secure login credentials
 - Access to fulfillment materials at members.healthdepotassociation.com
 - Health Depot Association ID card, within 7-10 days via mail
- Members have a 30 day free-look period to review the policy and all membership materials.
 - The free-look period begins on the on the member's effective date.
 - If a member chooses to cancel the policy within the free-look period, they will receive a full refund of monthly membership dues only.





Thank you for your participation at today's Agent Training

HealthDepot

Secure
Shield

For more information, including
Membership Guide, please visit:
healthdepotassociation.com