

INDEPENDENCE ACCIDENT INSURANCE

Accident medical expense and death and dismemberment certificate with critical illness and accident disability income riders.

Independence American Insurance Company (IAIC), a member of The IHC Group, is the underwriter of these plans. For more information about IAIC, visit www.independenceamerican.com.

Insurance available only to members of Communicating for America (CA). See page 10 of this brochure to learn more about CA.

THE IHC GROUP

Independence American Insurance Company
A Member of The IHC Group

Independence Accident Insurance

Supplemental health insurance is often purchased by individuals with a major medical health insurance plan, which you might obtain through your employer or purchase on your own. Supplemental Health Benefits can help with out-of-pocket costs like deductibles, coinsurance and copays. Supplemental health insurance can also help pay for personal or daily living expenses such as rent, childcare or utility bills in the event you experience a covered accident or critical illness. Plan designs are available without the Critical Illness and Accident Disability Income riders.

What are the key features of Independence Accident Insurance?

- Cash benefits are paid directly to you, to use as you see fit
- Use any doctor or hospital – you receive the same set benefit no matter which healthcare provider you choose
- No deductible, coinsurance or copays
- Covered benefits are paid in addition to benefits you may receive from any other insurance policies
- Guaranteed issue – no medical underwriting
- All polices include $25,000 in accidental death and dismemberment benefits



Why Independence Accident Insurance?

1. **Flexible options to help fit you and your family's needs** – up to seven policy designs available with varying benefit options and price points.

2. **Supplement any health insurance plan including an employer-paid major medical** – even the best health insurance may leave you with deductible and out-of-pocket costs to meet. Independence Accident Insurance can provide additional support to cover those expenses.

3. **Protect your way of life** – being diagnosed with a critical illness or experiencing an accident may cause you to be unable to work. Lump-sum benefits are available to use how you wish for a qualifying injury or diagnosis.

4. **Peace of mind** – nobody can truly plan for a critical illness or accident, but they are more common than we would like to think. Prepare for the unexpected with Independence Accident Insurance.

What is covered?

Independence Accident Insurance provides coverage for the following, subject to exclusions and limitations as well as state-specific requirements.

Critical Illness Rider

An illness or procedure, which is diagnosed or treated while the certificate is inforce and has not been specifically excluded by name or description. Illness includes complications of pregnancy, but not the pregnancy itself. Covered critical illnesses, which may vary by state are:

1. Life threatening cancer
2. Heart attack (myocardial infarction)
3. End-stage renal disease
4. Stroke
5. Coma
6. Coronary artery bypass surgery
7. Loss of sight, speech or hearing
8. Major organ transplant
9. Paralysis
10. Severe burn

Accident Medical Expense (AME)

Injury

A bodily injury sustained which is directly caused by an accident, independent of all other causes, has not been specifically excluded by name or description, is not caused or contributed to by illness and occurs while the certificate is inforce.

Accident

A sudden, unexpected and unforeseen identifiable event causing bodily injury, and directly produced by specific accidental contact with another body or object. The accident must occur on or after the effective date and while coverage is inforce.

Covered charges for an accident include, but are not limited to, the following:

1. Hospital room and board and nursing care
2. Hospital miscellaneous expense during hospital confinement
3. Physician fees for surgery
4. Anesthesia services
5. Physician visits, inpatient and outpatient
6. Hospital emergency care
7. X-ray and laboratory services
8. Ambulance expense
9. Prescription drugs
10. Dental treatment for injury to natural teeth
11. Registered nurse expense

Accidental Death and Dismemberment (AD&D) Rider

Death or dismemberment caused by an accident that occurs on or after the effective date and while the certificate is inforce, which is independent of disease or bodily infirmity or any other cause.

1. Loss of life
2. Loss of both hands
3. Loss of both feet
4. Loss of entire sight of both eyes
5. Loss of one eye
6. Loss of sight of one eye
7. Loss of one hand and one foot
8. Loss of speech and hearing
9. Loss of one hand and entire sight of one eye
10. Loss of one foot and entire sight of one eye
11. Loss of one hand
12. Loss of one foot
13. Loss of entire sight of one eye
14. Loss of speech
15. Loss of hearing

What is covered? (continued)

Accident Disability Income (ADI)

Total Disability or Totally Disabled
The primary insured, as a result of an accident occurring while this rider is inforce, is not able to engage in any employment or occupation for which he or she is or becomes qualified by reason of education, training or experience and is in fact not engaged in any occupation for wage or profit. Total disability must be certified by and require the regular care of a doctor. The primary insured must be gainfully employed at the time of the accident to be eligible for payment.

Who is eligible for Independence Accident Insurance?

Independence Accident Insurance coverage is available to the primary insured age 18 through 64, their spouse age 18 to 64, and dependent children under the age of 26. Coverage is guaranteed renewable until the primary insured reaches age 70. The Accident Disability Income benefit is only available to the primary insured.



Coverage Options

All benefits listed apply per covered person. The premiums will vary with the amount of the benefit selected.

	Independence Accident and Critical Illness Insurance					Independence Accident Insurance	
	ACI 25	ACI 50	ACI 75	ACI 100	CI 25	Accident Only 50	Accident Only 150
Accident Medical Expense Benefit pays one accident per calendar year, per covered person for incurred medical expenses associated with a qualifying accidental injury. A family plan covers the primary insured, spouse and all dependents.	$2,500	$5,000	$7,500	$10,000		$5,000	$15,000
Accidental Death and Dismemberment Benefit pays up to $25,000 per covered person, per covered accident or loss. The percentage of the benefit paid varies based on the category of loss. A family plan covers the primary insured, spouse and all dependents. Dependent child benefit is half of the primary insured and spouse.	Up to $25,000						
Accident Disability Income After an elimination period of eight days, benefit pays per covered person, per month up to three months per disability due to an accident. All plans cover primary insured only.	$500	$500	$500	$500		$500	$500
Critical Illness Benefit Benefit pays a lump-sum amount per covered person, up to the lifetime maximum benefit amount if diagnosed with a covered critical illness. The percentage of the benefit paid varies based on the illness diagnosed. The total benefit paid per covered person will not exceed the lifetime maximum benefit amount. A family plan covers the primary insured, spouse and all dependents. Dependent child benefit is half of primary insured and spouse. Not available in CT, ID, TN, VA and WI.	$2,500	$5,000	$7,500	$10,000	$25,000		

How Benefits are Paid

Accident Medical Expense

Payable for an injury for which the first treatment or service is incurred within the initial treatment period (12 weeks) and for which expense for all services, supplies, a drug, device, medical care or treatment is incurred within the benefit period. No benefits are available beyond the benefit period (52 weeks).

Accidental Death and Dismemberment

1. Must occur as a result of injuries sustained in an accidental death or dismemberment
2. Must occur within 90 days following the accident
3. Must be independent of any illness
4. Maximum payout under this benefit not to exceed $25,000 for primary insured and spouse and $12,500 for covered dependent children

CATEGORY OF LOSS	BENEFIT PAYMENT PERCENTAGE
Loss of Life	100%
Loss of Both Hands	100%
Loss of Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Eye	50%
Loss of Sight of One Eye	100%
Loss of One Hand and One Foot	100%
Loss of Speech and Hearing	100%
Loss of One Hand and Entire Sight of One Eye	100%
Loss of One Foot and Entire Sight of One Eye	100%
Loss of One Hand	50%
Loss of One Foot	50%
Loss of Entire Sight of One Eye	100%
Loss of Speech	50%
Loss of Hearing	50%

How Benefits are Paid (continued)

Accidental Disability Income

1. Does not provide coverage for illness or sickness
2. Benefits will cease on the date in which the primary insured is no longer totally disabled
3. Benefits provided by this rider will only be paid for one disability at a time, even if the primary insured becomes totally disabled due to more than one injury or more than one covered accident

Maximum Benefit Period
The maximum number of months (three months) for which benefits will be paid for any one period of total disability.

Elimination Period
A period following the primary insured's disability during which no benefits are eligible to be paid (eight days). Each total disability has its own elimination period.

Critical Illness Benefit

1. Benefits will be paid if the insured has the first occurrence of a critical illness. Definition may vary by state.
2. Benefits will not be paid more than once for the same critical illness.
3. Benefits are payable for additional critical illnesses up to the lifetime maximum benefit as long as 180 days has elapsed between the first critical illness and the additional critical illness.
4. Once 100% of the lifetime maximum benefit amount has been paid for that covered person, coverage for that insured person terminates and no further benefits are payable for that covered person.

Pre-Existing Condition Limitation
Benefits are not payable for a condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a physician within 12 months prior to the effective date; or which manifested itself within 12 months prior to the effective date in a manner that would have caused a reasonably prudent person to seek diagnosis, care or treatment by a physician. This time period may vary by state.

Reduction of Benefits
The amount payable for a critical illness will be reduced by 50% if the insured is age 65 or older on the date the benefit becomes payable. There is also a benefit reduction if life-threatening cancer is diagnosed within the first 31-90 days.

Waiting Period
Eligibility for critical illness benefits begins 30 days after the effective date of coverage. This time period may vary by state.



How Benefits are Paid (continued)

CRITICAL ILLNESS DIAGNOSIS	BENEFIT PAYMENT PERCENTAGE
Life-Threatening Cancer	
» More than 90 days after effective date	100%
» 31-90 days after effective date	10%
Heart Attack Myocardial Infarction	100%
End-Stage Renal Disease	100%
Stroke	100%
Coma	100%
Coronary Artery Bypass Surgery	25%
Loss of Sight, Speech or Hearing	100%
Major Organ Transplant	100%
Paralysis	
» Quadriplegia	100%
» Paraplegia	75%
» Hemiplegia	50%
Severe Burn - Specified Body Area	
» Face and Neck and Head	99%
» Hand and Forearm Below Elbow Joint (Right or Left)	22.5%
» Upper Arm Below Shoulder Joint to Elbow Joint (Right or Left)	13.5%
» Torso Below Neck to Shoulder Joints and Hip Joints (Front or Back)	36%
» Thigh Below Hip Joint to Knee Joint (Right or Left)	9%
» Foot and Lower Leg Below Knee Joint (Right or Left)	27%



Exclusions

The following list of exclusions is a partial list of services or charges not covered. Exclusions vary by state, check the certificate for a full listing.

This certificate does not provide any benefits for services, supplies, a drug, device, medical care, or treatment that:

- Are not medically necessary;
- Are experimental/investigational or for research purposes;
- Are due to participating in a riot or insurrection;
- Are due to an illness or sickness, unless specifically covered under a rider;
- Are provided solely for the insured's educational purposes or convenience;
- Are provided by immediate family;
- Are exceeding in scope, duration, or intensity the level of care that is needed to provide safe, adequate and appropriate diagnosis or treatment and where ongoing treatment is merely for maintenance or preventive care;
- Could have been omitted without adversely affecting your condition or the quality of medical care;
- Can be safely provided to you on a less cost-effective basis such as outpatient, by a different medical professional, or pursuant to a more conservative form of treatment;
- Are not prescribed by a physician as necessary to treat an injury;
- Are received without charge or legal obligation to pay;
- For a hernia, any type, regardless of cause or slipped femoral capital epiphysis or pathological fracture;
- Bursitis, overuse, repetitive motions, strains, tendonitis or tenosynovitis;
- Cumulative traumas including, but not limited to, carpal tunnel syndrome, tennis elbow, and thoracic outlet syndrome;
- Any act of war, whether declared or not;
- Injury or illness which occurs while you are on active duty service in any armed forces, reserve or national guard, auxiliary units or during active duty training when training extends beyond 31 days;
- Injury or illness received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline;
- Injury sustained flying in an ultralight, hang gliding, parachuting or bungee cord jumping, or by flight in a spacecraft or any craft designed for navigation above or beyond the earth's atmosphere;
- Injury sustained participating in a rodeo, riding an all-terrain vehicle such as a dirt bike, snowmobile or go-cart, racing with a motorcycle or boat;
- An injury while participating in intercollegiate sports, or semi-professional and professional organized competitive sports (including practice) for pay or profit;
- The commission of or attempt to commit a felony;
- Intentional self-inflicted injury or illness, including attempting or committing suicide; voluntary use of illegal drugs, the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions, and intentional misuse of prescription drugs;
- Alcoholism or drug addiction including being intoxicated or under the influence of an illegal substance or a narcotic;
- Engaging in illegal occupation;
- Injury or illness outside of the United States;
- A work related injury covered under workers' compensation, employers' liability laws, or similar occupational benefits;
- A medical mishap or negligence, including malpractice; or
- The handling or transporting of explosives, hazardous materials, or explosive devices.

Important Information

Independence Accident Insurance is only available to members of Communicating for America (CA). CA is a non-profit association that promotes the health, well-being and advancement of all self-employed Americans and small business owners. CA offers access to discount programs and services. Membership dues are paid monthly.

For the most current information, including details regarding member benefits and dues, refer to the Association Care brochure. You may also visit CA's website at www.communicatingforamerica.org or call 800-432-3276 for more information about CA. Keep in mind that CA may change or discontinue any of its membership benefits at any time.

This brochure provides a very brief description of the important features of Independence Accident Insurance. This brochure is not a certificate of coverage and only the actual certificate provisions will control. The certificate set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. It is, therefore, important that you READ THE CERTIFICATE CAREFULLY. Insurance coverages outlined in this brochure are provided under the Master Group Insurance Policy Group Policy Form IAIC ASSN ANC MPOL 0220 sitused in Arkansas and issued to CA, the master group policyholder. For complete details, refer to the Group Accident Insurance Certificate (IAIC ASSN ANC CERT 0220), Critical Illness Rider (IAIC ASSN ANC CIR 0220) and the Accident Disability Income Rider (IAIC ASSN ANC ADIR 0220). Certificate numbers may vary by state.

This product is administered by The Loomis Company.

About Independence American Insurance Company

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia. Its products include short-term medical, hospital indemnity, fixed indemnity limited benefit, group and individual dental, and pet insurance. Independence American is rated A- (Excellent) for financial strength by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating). Located at 485 Madison Ave., Floor 14, New York, NY 10022.

About The Loomis Company

The Loomis Company (Loomis) as an administrator for Independence American Insurance Company, founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

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