

- This low-cost, fixed indemnity medical program allows you and your client to tailor a plan that will suit the employees' particular needs.
- Start with a **CORE** of medical benefits.
- Then, enhance areas of coverage to provide **MORE** benefits to address identified needs.
- Though these plans are not comprehensive major medical plans, nor are they intended to replace a major medical plan, each one does provide the employee and any covered dependents, with basic coverage.
- There are no deductibles ... no co-pays ... no waiting periods ... no pre-ex.
- And still **MORE**: offer an optional program of Dental, Life, and Short-Term Disability benefits, all at a competitively-packaged rate.

The CORE Medical Benefits are designed to provide limited coverage in most major areas of healthcare:

**INPATIENT:** A Daily Benefit is paid for each day of confinement, limited to 90 days per coverage year. There is also a surgery benefit and an anesthesia benefit.

#### **OUTPATIENT:**

- Scheduled benefits for surgical procedures
- Anesthesia benefits payable when given during covered surgery
- Specified therapies benefits (limited to 4 procedures per year)
- Physicians' office visits are payable per visit (limited to 4 visits per year)
- Diagnostic X-ray and cardiovascular services are payable (limited to 4 services per year)
- Laboratory testing services are provided (limited to 4 services per year)
- Wellness care (limited to 2 services per year)
- Emergency room visits (limited to 3 visits per year)
- Ambulance service (limited to one trip per year)
- Prescription drugs (co-pay of \$10 for generic; \$20 for brand prescriptions.) Benefits are payable up to \$35 per month

Stop here or add **MORE**. The Rating Worksheet works like a menu ... each enhanced area costs an incremental amount, as shown on the Worksheet. Add the cost of these enhancements to the cost of the **CORE** Plan.

**Depending on the choices made**, the plan's cost will be the **CORE** Plan, PLUS whatever enhancement levels are chosen.

Add OTHER Employee-Only Coverages. See the CORE and MORE Ancillary Benefits Program Sheet.

The easy-to-follow Worksheet takes you through the steps. OR you can work out the plan on our website ... [www.valubenefits.com](http://www.valubenefits.com)

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## Summary of Exclusions & Limitations

#### What is not covered ...

- suicide or attempted suicide, or any intentionally self-inflicted injuries, while sane or insane;
- acts of war (declared or undeclared);
- insured's commission of a felony;
- reading the results of any diagnostic laboratory, x-ray or cardiovascular tests;
- services by an immediate family member or by insured's employer;
- mental or nervous disorders;
- alcoholism or substance abuse;
- full-time military duty;
- illnesses and injuries related to insured's work;
- eye or hearing examinations, glasses or hearing aids; and
- dental treatment or cosmetic surgery.

This gives a brief description of important features of the benefit plan. Every effort has been made to ensure its accuracy; however, it is not a contract. The contractual terms and conditions of coverage are set forth in the group policy. In the event of a discrepancy, the policy would be the determining factor. The exclusions and limitations described herein apply to the residents of most states; however, state laws do vary.