

- This is an expense-incurred medical program that provides limited benefits with a more traditional look.
- Covered persons are required to satisfy **deductibles** and a **pre-existing conditions limitation on inpatient services**.
- Choose from four benefit options.
- These are not comprehensive major medical plans and they are not intended to replace a major medical plan. Each option provides eligible employees and their covered dependents with basic coverage.
- Choose to enhance benefits with an optional, competitively-priced program of Dental and Life & Short-Term Disability benefits. (See the enclosed ValuMed Ancillary Benefits Program info sheet.)

Limited to: part-timers, hourly, seasonal and/or irregularly scheduled, high-turnover employees in the following industries: unarmed security guards; home healthcare workers; hotel, restaurant and cafeteria workers; retail and convenience store workers; customer service and telemarketing workers; janitorial and cleaning workers; temporary employment agency workers specializing in multi-functional employment services; agricultural, farm, landscaping and ranch workers; seasonal construction workers; supermarket workers; and movie theater workers.

<b>BENEFIT</b>	<b>OPTION 1</b>	<b>OPTION 2</b>	<b>OPTION 3</b>	<b>OPTION 4</b>
<b>INPATIENT (per Calendar Year):*</b>				
Maximum Benefit:	\$2,500	\$5,000	\$7,500	\$10,000
Deductible:	\$150	\$150	\$150	\$150
Percentage of charges paid by the Plan:	70%	70%	70%	70%
<b>OUTPATIENT (per Calendar Year):</b>				
Maximum Benefit:	\$500	\$1,000	\$1,500	\$2,000
Deductible:	\$50	\$100	\$100	\$100
Percentage of charges paid by the Plan:	70%	70%	70%	70%
<b>PRESCRIPTION DRUGS:</b>				
Generic Drug Co-Pay:	\$10	\$10	\$10	\$10
Branded Drug Co-Pay:	\$20	\$20	\$20	\$20
Maximum Monthly Benefit:**	\$50	\$50	\$50	\$50

\*Pre-Existing Limitation applies to Inpatient services

\*\*Unused monthly benefits do not carry over.

## Weekly Rates (under age 45)

	<b>OPTION 1</b>	<b>OPTION 2</b>	<b>OPTION 3</b>	<b>OPTION 4</b>
Employee	\$16.50	\$25.00	\$34.00	\$42.00
Employee + 1	\$34.82	\$52.75	\$71.74	\$88.62
Employee + Family	\$55.44	\$84.00	\$114.24	\$141.12

- PLEASE NOTE: A minimum of 51 eligible lives is required for **ValuMed Plan – Series II** to be offered.
- If the average age of an employer's eligible population is 45+ years, Stonebridge Life Insurance Company reserves the right to re-rate the plan.

(Over)

# 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);
- the covered person's commission of a felony;
- services by an immediate family member or by the covered person's employer;
- mental or nervous disorders;
- alcoholism or substance abuse;
- illnesses and injuries related to the covered person's work;
- routine check-ups, eye or hearing examinations, glasses or hearing aids;
- treatment in a government facility or other facility not unconditionally requiring payment;
- dental treatment or cosmetic surgery (except reconstructive breast surgery following a mastectomy);
- expenses used towards deductibles, or in excess of benefit maximums, or negotiated or usual and customary charges.

## Pre-existing Conditions Limitation for Inpatient Services

A pre-existing condition is any injury or illness for which a covered person has received medical advice, treatment, or care within 6 months before becoming insured. Inpatient services received for pre-existing conditions are covered after insurance is in effect for 12 continuous months. This period may be reduced by any creditable coverage with a previous employer-sponsored or individual insurance plan. No pre-existing limitation will be applied to pregnancy or to newly-born and adopted children under age 18, if they are added to coverage within 31 days of birth or placement for adoption.

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. Stonebridge Life Insurance Company reserves the right to change the premiums it charges for its benefit plans.