



## 2020 Benefits

Driving you to better benefits.



(844) 802-3842

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## About Realm Health

Realm Health is an insurance marketing company with a portfolio of insurance solutions to service the insurance needs of our clients with an emphasis on the trucking industry and small business owners with less than 50 employees.



## Indemnity Plans

These plans were created with Members' needs in mind – providing convenient cash benefits with streamlined flexibility from day one.



## Term Life

With several options to choose from, select the coverage that best meets the needs of your family.



## Critical Illness

This Group Critical Illness Coverage has been designed to allow you an easy and affordable way to provide for your additional financial needs, so you can focus on getting well.

## Group Accident

Our Group Accident Insurance Plan provides cash benefits for medical treatment received for covered accidents, injuries, ambulance services, hospitalization, or accidental death.



## Dental

We're all smiles at National Care Dental, underwritten by Nationwide Insurance. These new dental plans will provide you so many reasons to smile.



## Vision

VSP® Individual Vision Plans give you access to the services and products you need to care for your eyes.



## Benefit Details

Members have access to premier shopping websites, discounts and travel, prescriptions, cable and internet, labs and more.



# About Realm Health



## About Realm Health

Realm Health is an insurance marketing company with a portfolio of insurance solutions to service the insurance needs of our clients with an emphasis on the trucking industry and small business owners with less than 50 employees. Realm Health has also aligned itself with national insurance carriers and vendors, to offer unique, innovative and cost saving solutions geared specifically for our target markets. With the healthcare crisis in full swing, Realm Health is a fast growing team that continues to assemble the best and the brightest in the health insurance world. Realm Health is currently looking for insurance agents to work a niche market that needs our healthcare products and solutions.

*Realm Health is a fast growing team that continues to assemble the best and the brightest in the health insurance world.*



## Enrollment Instructions

- Enrollment is handled through our call center. Representatives visit some terminals—watch for announcements!
- Your voice recording will serve as your signature for membership and applications for insurance. We verify your identity with information provided from your motor carrier or fleet. Your driver number or truck number are common.
- Please review the information in this booklet. After you have reviewed the benefits and rates, call our representatives at (844) 802-3842 to answer any of your questions and assist in your enrollment.
- A confirmation of your benefit elections, cost, effective date, and deduction start date will be mailed or emailed to you upon completion.

Plan Designs offered vary by Underwriting Company Authority.

Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on local country or US state laws. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy. Serviced by Innovative Health Insurance Partners (IHIP).

# 2020 Elective Benefits

## Healthcare Indemnity Plans

Healthcare Indemnity Plan is designed to be a strong supplement to existing medical coverage by filling the gaps created by rising deductibles, increasing co-payments, and higher out-of-pocket maximums.

With a built-in network of providers and treatment facilities, the plan helps reduce financial exposure. At the same time, the telemedicine and patient advocacy programs provide extra resources for additional peace of mind.

### Plan highlights:

- Convenient cash benefits with streamlined flexibility from day one
- Benefits paid directly to the employee or medical service provider
- First dollar coverage, without any coordination or offset of benefits, based on the schedule of benefits
- Freedom to use the cash benefits as needed
- Protection for the whole family

### How the coverage works

Coverage extended on a guaranteed issue basis, with premiums paid through payroll deduction.

Plan Coverage Benefits Benefits may vary based on plan selected	
<ul style="list-style-type: none"> <li>• Hospitalization</li> <li>• Trips to the Emergency Room</li> <li>• Ambulance services</li> <li>• Hospital admission (Childbirth only)</li> <li>• Confinement to an Intensive Care Unit</li> <li>• Hospitalization due to mental illness and substance abuse</li> <li>• Physicals and other well-care exams</li> <li>• Pharmacy benefits (available as either a discount or indemnity program)</li> </ul>	<ul style="list-style-type: none"> <li>• Outpatient doctor's office visits</li> <li>• Surgical benefits</li> <li>• Diagnostic lab work, X-ray and radiology services</li> <li>• Durable medical equipment</li> <li>• Physical, occupational, and rehabilitative therapy</li> <li>• Chemotherapy and dialysis treatments</li> <li>• Private duty nursing</li> <li>• Home healthcare</li> <li>• CT scan</li> <li>• MRI</li> </ul>

### Underwriting requirements

Eligibility: Full-time employees working at least 20+ hours per week

#### Guarantee issue

- All coverage offered is guaranteed issue
- No underwriting or submitting health questions required to qualify for coverage

#### Issue ages

- Employee and spouse: 18-70
- Dependents: 14 days - 26th birthday (varies by state)

4 Brandeisky, K. Here's How Much the Average American Worker Has to Pay for Healthcare, Sept. 2015, [www.time.com/money/4044394/average-health-deductible-premium](http://www.time.com/money/4044394/average-health-deductible-premium)

Marketed by and administered through 5Star Life Insurance Company.

Products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI. Policy form series: NGRPHIP 5/11  
Serviced by Innovative Health Insurance Partners (IHIP).

Hospital Confinement	
Non Critical Care	\$500
Max number of days/year	30
Confinement due to mental illness	25%
Max number of days/year	15
Confinement for substance abuse	25%
Max number of days/year	15
Critical Care Unit	\$500
Max number of days/year	15
Recurrent Period	90 days

Dr. Visits	
New Patient	\$50
Max visits per year	1
Existing Patient	\$50
Max visits per year	5
Consultation	\$100
Max visits per year	1

Diagnostic / Lab \$30	
Max visits per year	2

Diagnostic Radiology	
MRI	\$500
Max number per year	1
CT Scan	\$300
Max number per year	1
All other radiological service	\$50
Max number per year	2

Wellness	
Physical (1 per insured per year)	\$100
Mammography (2 per year)	\$100 (2)
Prostate Cancer Screen (1 per year)	\$100 (1)
Cervical Cancer Screen (1 per year)	\$100 (1)

Therapeutic & Rehabilitation	
Physical / Occupational Therapy	\$0
Max Days / Year	0
Acupuncture	\$0
Max Days / Year	0

Ambulance \$0	
Max Days / Year	0

Emergency Room Visit	
Sickness	\$50
Max Days / Year	3
Injury	\$250
Max Days / Year	2

Surgical Benefits	
Max per inpatient day	\$750
Max per outpatient day	\$750
Total annual maximum	\$3,000
Max Days / Year	5

Anesthesia	
In & Outpatient administration	20% Surgical
Max for surgery	\$150

Outpatient Facility Visits	
Speech Therapy	\$0
Max Days / Year	0
Echocardiogram	\$0
Max Days / Year	0
Exercise cardiovascular stress test	\$50
Max Days / Year	1

Durable Medical Equipment	
Value per purchase or rental	\$50
Max Days / Year	1

Disease Specific Therapies	
Chemotherapy treatment & Dialysis	\$250
Max Days / Year	3

Private Nurse / Home Healthcare	
Benefit per visit	\$50
Max Days / Year	2

Hospital Admission	
Childbirth	\$1,000

Prescription Drug Benefits	
Amount per script	Discount Only
Max Days (scripts) / Year	NA

Additional Benefits	
Non-insurance plans (New Benefits)	Included
- Telemedicine	✓
- Health Advocate Services	✓
- Discount Rx	✓
- Medical bill assistance	✓
- EAP/Mental Wellness Services	✓

Hospital Confinement	
Non Critical Care	\$1,000
Max number of days/year	30
Confinement due to mental illness	25%
Max number of days/year	15
Confinement for substance abuse	25%
Max number of days/year	15
Critical Care Unit	\$1,000
Max number of days/year	15
Recurrent Period	90 days
Dr. Visits	
New Patient	\$60
Max visits per year	1
Existing Patient	\$60
Max visits per year	8
Consultation	\$100
Max visits per year	1
Diagnostic / Lab \$50	
Max visits per year	4
Diagnostic Radiology	
MRI	\$750
Max number per year	1
CT Scan	\$400
Max number per year	1
All other radiological service	\$60
Max number per year	3
Wellness	
Physical (1 per insured per year)	\$100
Mammography (2 per year)	\$100 (2)
Prostate Cancer Screen (1 per year)	\$100 (1)
Cervical Cancer Screen (1 per year)	\$100 (1)
Therapeutic & Rehabilitation	
Physical / Occupational Therapy	\$60
Max Days / Year	6
Acupuncture	\$60
Max Days / Year	6
Ambulance \$300	
Max Days / Year	1
Emergency Room Visit	
Sickness	\$75
Max Days / Year	3
Injury	\$500
Max Days / Year	2

Surgical Benefits	
Max per inpatient day	\$1,000
Max per outpatient day	\$1,000
Total annual maximum	\$5,000
Max Days / Year	5
Anesthesia	
In & Outpatient administration	20% Surgical
Max for surgery	\$200
Outpatient Facility Visits	
Speech Therapy	\$60
Max Days / Year	6
Echocardiogram	\$200
Max Days / Year	1
Exercise cardiovascular stress test	\$100
Max Days / Year	1
Durable Medical Equipment	
Value per purchase or rental	\$75
Max Days / Year	2
Disease Specific Therapies	
Chemotherapy treatment & Dialysis	\$500
Max Days / Year	7
Private Nurse / Home Healthcare	
Benefit per visit	\$75
Max Days / Year	3
Hospital Admission	
Childbirth	\$1,500
Prescription Drug Benefits	
Amount per script	\$40
Max Days (scripts) / Year	24

Additional Benefits	
Non-insurance plans (New Benefits)	Included
- Includes PHCS Limited Medical Plan PPO	✓
- Telemedicine	✓
- Health Advocate Services	✓
- Discount Rx	✓
- Medical bill assistance	✓
- EAP/Mental Wellness Services	✓

Hospital Confinement	
Non Critical Care	\$2,000
Max number of days/year	45
Confinement due to mental illness	25%
Max number of days/year	15
Confinement for substance abuse	25%
Max number of days/year	15
Critical Care Unit	\$1,500
Max number of days/year	15
Recurrent Period	90 days
Dr. Visits	
New Patient	\$80
Max visits per year	1
Existing Patient	\$80
Max visits per year	10
Consultation	\$100
Max visits per year	1
Diagnostic / Lab \$50	
Max visits per year	6
Diagnostic Radiology	
MRI	\$1,000
Max number per year	1
CT Scan	\$500
Max number per year	2
All other radiological service	\$80
Max number per year	4
Wellness	
Physical (1 per insured per year)	\$100
Mammography (2 per year)	\$100 (2)
Prostate Cancer Screen (1 per year)	\$100 (1)
Cervical Cancer Screen (1 per year)	\$100 (1)
Therapeutic & Rehabilitation	
Physical / Occupational Therapy	\$80
Max Days / Year	8
Acupuncture	\$80
Max Days / Year	8
Ambulance \$300	
Max Days / Year	1
Emergency Room Visit	
Sickness	\$100
Max Days / Year	3
Injury	\$500
Max Days / Year	2

Surgical Benefits	
Max per inpatient day	\$1,500
Max per outpatient day	\$1,500
Total annual maximum	\$5,000
Max Days / Year	10
Anesthesia	
In & Outpatient administration	20% Surgical
Max for surgery	\$300
Outpatient Facility Visits	
Speech Therapy	\$80
Max Days / Year	8
Echocardiogram	\$300
Max Days / Year	1
Exercise cardiovascular stress test	\$200
Max Days / Year	1
Durable Medical Equipment	
Value per purchase or rental	\$100
Max Days / Year	3
Disease Specific Therapies	
Chemotherapy treatment & Dialysis	\$500
Max Days / Year	10
Private Nurse / Home Healthcare	
Benefit per visit	\$100
Max Days / Year	4
Hospital Admission	
Childbirth	\$2,000
Prescription Drug Benefits	
Amount per script	\$45
Max Days (scripts) / Year	32
Additional Benefits	
Non-insurance plans (New Benefits)	Included
- Includes PHCS Limited Medical Plan PPO	✓
- Telemedicine	✓
- Health Advocate Services	✓
- Discount Rx	✓
- Medical bill assistance	✓
- EAP/Mental Wellness Services	✓



Nearly  
**85%**  
of people said they thought most people need life insurance.\*

Yet only  
**59%**  
said that they have coverage themselves.\*

And  
**33%**  
wish their spouse or partner had more life insurance.\*

## Prepare for the future. Protect your loved ones.

### Customizable

With several options to choose from, select the coverage that best meets the needs of your family.

### Family coverage

You can get coverage for your spouse even if you don't elect coverage on yourself. And you can cover your financially dependent children (14 days to 19 years old; 26 years old if full-time student) under you or your spouse's coverage. No matter what the future brings, you and your family are protected.

### Portable

Coverage continues with no loss of benefits or increase in cost if you terminate employment after the first premium is paid. We simply bill you directly.

### Terminal illness acceleration of benefits

Coverage pays 30% (25% in CT and MI) of the coverage amount in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months (24 months in IL).

### Convenient

Easy payment through payroll deduction.

### Protection you can count on

Within one business day of notification, payment of 50% of coverage or \$10,000 whichever is less is mailed to the beneficiary, unless the death is within the two-year contestability period and/or under investigation. This coverage has no war or terrorism exclusions.

\* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, [www.limra.com/Research/Abstracts\\_Public/2018/2018\\_Insurance\\_Barometer.aspx](http://www.limra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx). Please note there may be a cost associated with this study.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521

Product not available in all states. Policy #: ICC18-GFPPPOL  
Serviced by Innovative Health Insurance Partners (IHIP).

**5Star Life Insurance Company Family Protection Plan -**  
Group Term Life Insurance to age 121



## Financial Peace of Mind at a Critical Time.

Do you know someone who survived cancer, a heart attack or other critical illnesses? With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness. Nearly two-thirds of US bankruptcies are the result of medical expenses and 78%\*\* of those filing for bankruptcy had health insurance. To provide protection during this time of need, 5Star Life Insurance Company is pleased to offer Group Critical Illness Coverage as part of your employee benefits package. This Group Critical Illness Coverage has been designed to allow you an easy and affordable way to provide for your additional financial needs, so you can focus on getting well.

## Covered First-Occurrence Critical Illnesses Conditions

### Category One - Cardiovascular Condition Benefit Amounts

Heart attack	100%
Stroke	100%
Heart transplant	100%
Coronary Bypass Surgery	25%
Angioplasty	25%

### Category Two - Cancer Benefit Amounts

Invasive Cancer (Diagnosis more than 30 days after effective date of coverage)	100%
Invasive Cancer (Diagnosis during the first 30 days of in force coverage)	10%
Cancer in Situ (also called non-invasive) (Diagnosis more than 30 days after effective date of coverage)	25%
Cancer in Situ (also called non-invasive) (Diagnosis during the first 30 days of in force coverage)	2.5%

### Category Three - Additional Conditions:

Major Organ Transplant. (Not covered in Category One)	100%
End-Stage Renal Failure	100%
Advanced Alzheimer's disease	100%
Paralysis	100%
Occupational HIV Infection	100%



**Affordability** - Low age banded group rates can not be increased individually on a particular insured due to a change in health or employment status, except on a group basis.



**Critical Illness Triple Benefit** - Cash payment upon the first occurrence of a covered illness. Receive up to three (3) times the face amount of your policy. No more than 100% will be paid in each category of critical illness.



**Children Coverage** - A \$10,000 Children's Benefit can be added to the employee's policy for an additional premium of \$.75/week for dependent children until their 26th birthday.



**Spouse Coverage** - Spouse benefits are available up to \$2,500.

\* Life insurance product underwritten by 5Star Life Insurance Company (a Baton Rouge, Louisiana company). Home office: 909 N. Washington Street, Alexandria, VA 22314.

Administrative office: 777 Research Drive, Lincoln, NE 68521 • 866-863-9158 • www.5starlifeinsurance.com. Product not available in all states

\*\* Harvard Study: Bankruptcy 2009

1 Provided at Variety's website at: www.variety.com

2 The premium amount assumes coverage was issued to a 40 year old individual who applied for a coverage amount of \$75,000. Our rates are unisex. Serviced by Innovative Health Insurance Partners (IHIP).

# Accident Insurance



## Protecting your family and your financial security

Our Group Accident Insurance Plan provides cash benefits for medical treatment received for covered accidents, injuries, ambulance services, hospitalization, or accidental death. The plan pays regardless of what your primary insurance covers with no coordination of benefits. The benefit is paid directly to you to help cover unexpected out-of-pocket expenses while you recover – deductibles, co-pays, childcare, and other non-medical bills.

### What's covered

**Treatment:** for an accident that results in broken bone(s) or dislocation as well as tendon and ligament damage, ruptured discs, burns, lacerations, and more. In the case of multiple injuries, only one benefit is paid.

**Ambulance:** for ground ambulance service and emergency air transportation to a hospital or between medical facilities.

**Daily Hospital Confinement:** for hospital room or ICU charges up to the benefit selected when the injury is a result of a covered accident.

### Wellness matters

The plan has an annual wellness benefit payable to each covered individual when you complete one of the 23 covered tests. The \$50 benefit is payable directly to you regardless of the expense incurred, if any.

### Family protection

Coverage for your spouse and children is available, so protecting the whole family is easy.

## How the coverage works

Chris dislocates his ankle hiking over the weekend. The accident requires a trip to the Emergency Room by ambulance, as well as doctors care, crutches, and physical therapy. Fortunately, he purchased accident insurance which provides a cash benefit while he recovers. For this injury, the plan would pay \$2,675 directly to Chris, as shown on the chart to the right.

Benefit	Paid to policy holder
Ambulance	\$100
ER visit	\$200
Reset dislocation	\$2,000
Crutches	\$150
Physical therapy	\$25 per visit (up to 6 visits per year)
Follow-up visit	\$75
Total	\$2,675

Products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI. Policy form series NACCPOL 3/10. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life. Example provided for illustrative purposes only. Serviced by Innovative Health Insurance Partners (IHIP).

AD&D - Loss of Life		\$50,000
Common Carrier Benefits		\$100,000
Spouse Loss of Life benefits		50% of EE
Child Loss of Life benefits		25% of EE
Dismemberment Benefits		
Both hands, both feet, sight of both eyes, or any combination of two or more		\$20,000
Loss of one hand or arm		\$10,000
Loss of one foot or leg		\$10,000
Loss of sight in one eye		\$10,000
Quadriplegia		\$12,500
Paraplegia		\$7,500
Hemiplegia (both limbs on one side)		\$7,500
Uniplegia		\$5,000
Loss of two or more fingers, toes or any combination of two or more losses		\$3,000
Loss of one finger or toe		\$1,500
Spouse Dismemberment benefits		100% of EE
Child(ren) Dismemberment benefits		25% of EE
Catastrophic Accident		
Loss of sight in both eyes		\$50,000
Loss of use of one arm and one leg		\$500
Loss of both hands and arms		\$500
Loss of both feet or legs		\$500
Loss of one hand and one foot		\$500
Loss of hearing of both ears		\$50,000
Loss of the ability to speak		\$50,000
Spouse Catastrophic benefits		100% of EE
Child Catastrophic benefits		25% of EE
Age Reduction @ age 65		50%
Dislocation Benefits		
Hip		\$5,000
Knee (except patella)		\$2,500
Ankle bones		\$2,000
Collarbone (sternoclavicular)		\$1,200
Lower Jaw, Shoulder, Elbow or Wrist		\$700
Hand bones		\$700
Collarbone (Acromioclavicular & separation)		\$250
One finger or one toe		\$250
Spouse Dislocation benefits		100%
Child(ren) Dislocation benefits		100%
Dislocation treatment w/o anesthesia		25% of benefit

Fracture Benefits		
Skull-depressed (not bones of face/nose)		\$5,000
Skull-simple (not bones of face/nose)		\$2,500
Hip or thigh		\$3,500
Pelvis, Vertebrae, Leg (tibia/fibula)		\$2,000
Vertebral processes		\$700
Arm, between shoulder and elbow		\$850
Upper jaw, Maxilla (not Alveolar proc.)		\$850
Shoulder blade, Collarbone		\$700
Knee cap, Ankle, Foot		\$700
Forearm, hand or wrist		\$700
Lower Jaw (not Alveolar process)		\$700
Rib		\$500
Bones of face or nose		\$850
Finger, Toe		\$150
Coccyx		\$500
Spouse Fracture benefits		100%
Child(ren) Fracture benefits		100%
Fractured diag. as Chip Fracture		25%
Hospital and Medical Benefits		
Hospital Admission - per admission		\$1,000
Daily Hospital confinement		\$300
Max days per confinement		180 days
Daily Hospital ICU confinement		\$750
Max days per confinement		10 days
Recurrence treated as continuation...		30 days
Ambulance (ground service)		\$100
Ambulance (air service)		\$500
Outpatient medical expenses		\$300
Blood, plasma, platelets		\$300
ER Treatment		\$200
Burn Benefits		
2nd degree (36% of body surface)		\$1,000
3rd degree (9 - 34 square inches)		\$2,000
3rd degree (35+ square inches)		\$12,500
Skin grafts		25% burn benefits
Laceration Benefits		
Laceration up to 2" stitches		\$75
Laceration 2 - 6" stitches		\$250
Laceration over 6" stitches		\$500
Laceration repaired without stitches		\$50

Continued on next page.

# Group Accident Insurance Plan (cont.)



Other Benefits	
Concussion	\$150
Emergency Dental extraction	\$75
Emergency Dental repair work	\$200
Eye injury, removal of foreign body	\$250
Exploratory Arthroscopic Surgery	\$150
Physical Therapy - per visit	\$25
Maximum visits per Accident	6
Accident follow up treatment w/in 90 days of a covered accident	\$75
Appliances	\$150
Prosthesis device / artificial limb	\$600
More than one prosthesis or limb	\$1,250
Wellness Benefit	
Wellness Benefit per insured (includes vaccinations and sports physicals)	\$50
Frequency	1

Other Benefits (cont'd)	
Transportation (more than 100 miles)	\$400
Lodging	\$150/night
Tendons/Ligaments/Rotator Cuff	
Repair of one	\$500
Repair of more than one	\$700
Ruptured Disc	
During 1st year of coverage	\$250
Thereafter	\$500
Torn Knee Cartilage	
During 1st year of coverage	\$300
Thereafter	\$600



## Nationwide Is On Your Side

We're all smiles at MBA and Nationwide Insurance. These unique new dental plans will provide you so many reasons to smile - including strength and reliability!

## National Small Business Assoc.

Welcome to the National Small Business Association (NSBA). We are pleased to present the many programs/resources made available to you through your membership.

## Annual Maximum Benefit Options

1500, 3000 or 3000+ Additional  
\*\*\$2000 Buy Up

<ul style="list-style-type: none"> <li>• Deductible</li> </ul>	<ul style="list-style-type: none"> <li>• \$50 annual deductible for basic and major services (per person) No deductible for preventative services.</li> </ul>
<b>PREVENTIVE CARE (100% Coverage) No Waiting Period</b>	
<ul style="list-style-type: none"> <li>• Routine Exam (1 in 6 months)</li> <li>• Bitewing X-rays (1 in 6 months)</li> </ul>	<ul style="list-style-type: none"> <li>• Cleaning (2 in 12 months)</li> <li>• Fluoride for Children 19 &amp; under (1 in 12 months)</li> </ul>
<b>BASIC CARE (80% Coverage) No Waiting Period</b>	
<ul style="list-style-type: none"> <li>• Full Mouth/Panoramic X-rays (1 in 3 years)</li> <li>• Sealants (ages 6 through 16)</li> </ul>	<ul style="list-style-type: none"> <li>• Restorative Amalgams</li> <li>• Simple Extractions</li> </ul>
<b>MAJOR CARE* (50% Coverage) 12 Month Waiting Period</b>	
<ul style="list-style-type: none"> <li>• Space Maintainers</li> <li>• Onlays</li> <li>• Implants</li> <li>• Crowns (1 in 10 years per tooth)</li> <li>• Crown Repair</li> <li>• Endodontics (nonsurgical)</li> <li>• Periodontics (nonsurgical)</li> </ul>	<ul style="list-style-type: none"> <li>• Periodontics (surgical)</li> <li>• Denture Repair</li> <li>• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)</li> <li>• Complex Extractions</li> <li>• Anesthesia</li> </ul>

\*Plans not available in AK, HI, ME, MA, MN, MT, NH, NY, SD, VT or WA. Underwritten by Nationwide Life Insurance Company. Administered by Merchants Benefit Administration. Serviced by Innovative Health Insurance Partners (IHIP). **\*\*\$2,000 Plan buy up option for total \$5,000 Plan benefit, self-funded by administrator.**



## VSP Individual Vision Plans

VSP® Individual Vision Plans give you access to the services and products you need to care for your eyes. You'll enjoy comprehensive vision coverage and access to the personalized care you deserve all at low out-of-pocket costs. As a Member, you'll get an annual average savings of more than \$200 on eye care and eyewear.<sup>1</sup>

<sup>1</sup>Comparison based on national average for comprehensive eye exams and most commonly purchased brands. This number represents typical savings for VSP members when they see a VSP network doctor.

## Product Details\*\*

Copay	\$10 Exam / \$25 Materials per Covered Person per Office Visit	
Benefit	Frequency	
Exam:	Every 12 months	
Lenses:	Every 12 months	
Frame:	Every 24 months	
Benefit	Participating Provider	Non-Participating Provider
WellVision Exam Contact Lens Exam	Covered after \$10 Exam Copay 15% Savings on a contact lens exam	Up to \$45 after \$10 Exam Copay
Lenses:	Participating Provider	Non-Participating Provider
Single Vision	Covered after \$25 materials Copay	Up to \$30.00 after \$25 Materials Copay
Lined BiFocal	Covered after \$25 materials Copay	Up to \$50.00 after \$25 Materials Copay
Lined TriFocal	Covered after \$25 materials Copay	Up to \$65.00 after \$25 Materials Copay
Lenticular	Covered after \$25 materials Copay	Up to \$100.00 after \$25 Materials Copay
Impact-Resistant (polycarbonate) lenses for children	Fully covered with no Copay up to age 18	
Frames	\$150 allowance every 24 months	Up to \$70.00 allowance every 24 months
Elective Contact Lenses*	\$150 allowance every 12 months	Up to \$105.00 allowance every 12 months
Necessary Contact Lenses*	N/A	N/A
Discounts & Savings		
<ul style="list-style-type: none"> <li>• Average 20-25% savings on other lens enhancements</li> <li>• 20% off additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of the patient's last WellVision Exam.</li> <li>• Extra \$20 to \$40 on featured frame brands. Brands and promotions subject to change.</li> <li>• Laser Vision Correction- Average 15% savings on the regular price or 5% savings on the promotional price from the contracted facilities.</li> </ul>		

\*Contact Lenses are provided in lieu of all other lens once every 12 months and frames once every 24 months.

\*\*Rates and coverage may vary in FL & OR.

Plans not available in HI, MA, NY or WA. Underwritten by VSP Vision Care.

Serviced by Innovative Health Insurance Partners (IHIP).



## About AAIC

The American Association of Independent Contractors (AAIC) was incorporated as a non-profit membership association chartered in Texas, in 2005. AAIC was founded to improve the lives of individuals and families, that are self-employed, professionals, and more. We strive to provide programs, research, instruction, training and other information to the our members for the purpose of enhancing consumer awareness in areas related to economics, finance, health and wellness, social, environmental and other human issues which make a difference in our world.

As our nationwide membership grows, AAIC is able to bring to leverage this group buying power for its members. AAIC identifies the needs of its members and researches the nation's top providers of products and services to satisfy those needs and negotiates favorable pricing for its members.

For many years, large corporations have had an advantage over individuals, the self-employed and small businesses when it comes to negotiating product and service options. AAIC seeks to level the playing field through research, provision, and education about the options available to our members.

We look forward to the opportunity to service your member needs promptly, personally and dependably.

## Association Membership Details

### Travel Discounts

Membership is the key to great travel and entertainment... at wildly reduced prices. Unpublished rates not available to the public.

### AAIC Cash Back Shopping

Members have free access to a premier shopping website offering cash back for shopping. No Points. No Miles. Just Cash! Don't go direct - use the shopping website first, then access the same stores, products, and prices without having to wait in line!

### AFMAXRx

We can save you money at more than 50,000 pharmacies nationwide and through our Home Delivery Service. More than 500 drugs we fill are often cheaper than individual copays. Prescription Assistance Program and International Pharmacy.

### Cable and Internet Discounts

Get exclusive discounts when you order your favorite home services through AAIC. Your membership offers you exclusive discounts up to \$200 just for ordering your favorite home services through our discount program.

### Lab Discounts

We offer a wide variety of important health and wellness blood chemistry tests directly sent to you at extremely discounted prices.

### Lasik Discounts

Our provider has set contracted pricing with doctors across the US so we can save our Members an average of \$1,500 off LASIK eye surgery.



**Call us today** for more information.  
**(844) 802-3842**

