

Limited Accident & Sickness Insurance

An Affordable Alternative To Comprehensive Major Medical

Highlights

- ◆ Affordable Premiums - Employer Pays Toward The Employee Only Rate For All Eligible Employees
- ◆ No Health Questions Or Physical Exams Required to Qualify
- ◆ Includes Access To Discounts On Doctor & Hospital Services
- ◆ Only One Pre-Existing Condition Limitation - Pregnancy Beginning Before Coverage Is Effective
- ◆ Provides Limited Benefits For The Most-Used Medical Services – Can Help You and Your Family Obtain Medical Treatment Before A Health Condition Becomes More Serious
- ◆ Fully-Insured Generic Prescription Drugs With \$15 Co-pay / Discounts on Brand Names
- ◆ Accident Medical Expense Benefit
- ◆ Includes Access To Nurse Hotline

	<u>Standard Plan Pays:</u>	<u>Enhanced Plan Pays:</u>
Doctor Office Visits (5 visits)	\$40 per visit	\$75 per visit
Outpatient Lab & X-ray (3 visits)	\$50 per visit	\$100 per visit
Wellness Visits (Adults – 1 visit; Children through age 4 – 3 visits)	\$40 per visit	\$75 per visit
Hospitalization (up to 30 days; 2X ICU benefit for 10 days)	\$250 per day	\$500 per day
Surgery (Inpatient / Outpatient) (anesthesia services @ 25% of surgery benefit)	up to \$1,000	up to \$2,000
Emergency Room (Sickness) (1 visit)	\$150 per visit	\$150 per visit
Accident Medical Expense	up to \$800 per accident	up to \$2,000 per accident
Vision Care		
Annual Exam	\$25	\$25
Frames & Lenses or Contacts (every 2 Plan Years)	\$50	\$50
Prescription Drug Card		
Generics - \$15 co-pay retail	up to \$2,500	up to \$2,500
Brand Names - up to 40% discount		
AD&D (Employee/Spouse/Child)	\$5,000/\$2,500/\$1,000	\$10,000/\$5,000/\$1,000

All benefits, except Accident Medical Expense and AD&D, are subject to Plan Year maximums as shown above.
"Plan Year" means the 12 consecutive months beginning on May 1 of each year.

***Affordable...Accessible...Flexible
Easy To Understand...Easy To Use***

You can go to any doctor or hospital—but—if you use a doctor or hospital in the Beech Street PPO network, the charge may be lower. Please note that this insurance plan may not cover the entire bill. You will be responsible for any balance. Refer to information on the ID card to find a participating doctor or hospital.

For prescription drugs, just visit a participating pharmacy (list will be provided with ID card) and show your prescription drug ID card. For generic drugs, you'll pay just \$15 (or \$45 for mail order). For brand names, your cost will be discounted up to 40%.

For more information, contact:
Dennis at
Capital Business Solutions
10800 Midlothian Tpke
Richmond, VA 23235
(804) 365-4040

Dental Option

If coverage is elected under the Limited Accident & Sickness Insurance plan, employees may also elect coverage under the Dental Option. Employees pay the full cost through payroll deduction. After a \$50 annual deductible per person (maximum \$150 per family), the plan pays 70% of preventive services (e.g. dental exams and cleanings) and 50% of other covered services (6 month waiting period applies). Dental benefits are subject to a Plan Year maximum of \$1,000 per person.

MONTHLY PREMIUMS

Your employer pays 50% of the Employee Only rate for the Standard or Enhanced Plans; employees pay the balance including the cost of coverage for family members and the Dental Option, if elected, through payroll deduction.

	Standard Plan	Enhanced Plan	Dental Plan**
Employee Only	\$78.00*	\$122.00*	\$20.00
Employee & Spouse	\$165.00	\$259.00	\$41.00
Employee & Child(ren)	\$124.00	\$195.00	\$39.00
Family	\$222.00	\$350.00	\$72.00

*Employer pays 50% of this amount. **The Dental Plan may be added to the Standard or Enhanced Plans.

Exclusions and Limitations

The following is a brief list of the exclusions and limitations for the insurance plan. It is not a complete list. A complete list is available from the group's agent and will be included in the Certificate of Insurance issued to each participating employee.

- | | |
|--|--|
| <ul style="list-style-type: none"> ❖ Occupational injury or sickness ❖ Dental, eye or vision care (except as elected or provided) ❖ On or off-road use of a motorized vehicle which does not require vehicle licensing (for AD&D only); operating a motorized vehicle without a valid driver's license ❖ Mental Illness or Alcohol or Drug Abuse (except as provided for inpatient confinements) ❖ Claims incurred while intoxicated, under the influence of any drugs or while committing or attempting to commit a felony | <ul style="list-style-type: none"> ❖ Self-inflicted injury, suicide or suicide attempt ❖ War, military service, riot ❖ Cosmetic surgery or experimental treatment ❖ Pregnancy or childbirth unless conception occurs after the effective date of coverage ❖ Brand name prescription drugs * ❖ Elective abortion ❖ Treatment rendered outside of the US except for a medical emergency |
|--|--|

*Only generic prescription drugs are covered expenses under the insurance plan. Discounts are available for brand name prescription drugs.

This coverage is underwritten by ACE American Insurance Company, part of the ACE Group of Companies, Rated A+ (Superior) by A.M. Best Company for financial strength and operative performance (05/2006).

Enrollment – Eligible employees may enroll within 30 days of the date they start work or during any annual open enrollment period. Coverage is effective the first day of the month following the date the enrollment form is processed provided the employee and dependent(s) are actively at work on that day. For dependents who are not employed, “actively at work” means the dependent is able to engage in substantially all of the usual activities of a person in good health of like age and sex and is not confined in a hospital or rehabilitation or rest facility.

IMPORTANT! *The Limited Accident & Sickness Insurance Plan is not comprehensive major medical insurance. It is a package of benefits and services plan that pays benefits for the most used types of medical services and is designed to help take care of the basic medical care needs of insured employees and their families. This plan pays in addition to any other insurance in force. Please note, also, that this plan is not a Medicare Supplement plan.*

This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. Terms and conditions of coverage will be set forth in the group policy underwritten by ACE American Insurance Company and issued to ACE USA Accident & Health Insurance Trust on behalf of HR Outsourcing. The group policy is subject to the laws of the District of Columbia. Please keep this material as a reference and review your certificate carefully once you receive it.