

# BENEFIT INFORMATION



## IdealCare Limited-Benefit Health Insurance



### **IdealCare Limited-Benefit Health Insurance** brought to you through membership in NationalWay Association

Included in this plan:

<b>Association Memberships</b>	<ul style="list-style-type: none"><li>• NationalWay Association</li></ul>
<b>Non-Insured Benefits</b>	<ul style="list-style-type: none"><li>• Online Fitness &amp; Nutrition Center</li><li>• Online Health Manager</li><li>• Nurse Hotline</li></ul>
<b>Insured Benefits</b>	<ul style="list-style-type: none"><li>• IdealCare Limited-Benefit Health Insurance Underwritten by Standard Life Insurance Company</li></ul>

Please read through the following product information to learn about your benefits and how to access them.

# Association Benefits

# About the Association



NationalWay is a not-for-profit member organization with a varied demographic of membership. Members from most states in the nation make up the population base of the association. NationalWay members all share the same common challenges which includes access to information on healthcare, services, products, nutrition and general wellness. The Association's purpose is to educate and inform its members with information concerning their success in life and improving the health, wellness and lifestyles of each member's daily lives.

# About the Association

## Online Fitness & Nutrition Center

The Online Fitness Center (OFC), in partnership with Leanness Lifestyle University, is an established leader in mobile-friendly, lifestyle education for weight management. Created in 1999 by internationally-known author and fitness expert David Greenwalt, this dynamic program has been refined daily ever since. OFC can help you lose up to 10% of your body weight in the first six weeks. No travel or in-person meetings are required.

Beyond diet, pills, powders, potions and elixirs, OFC delivers the lifestyle education, accountability, recording, tracking, reporting, motivation and personal support needed to lose excess body fat and keep it off for good. The focus of OFC is helping you maintain an already healthy weight or losing the weight one more time—for the last time.

### How It Works

Simply sign in to Phone-A-Doc-IDCare.com and click on “Online Fitness and Nutrition” in the main navigation or quick links section.

## Online Health Manager

Life is meant to be enjoyed—start now with this total health approach. Wish your life came with a how-to guide? Losing sleep over angsty adolescents? The work world got you down? Ready to take better care of yourself but not sure how? Let’s face it; you’ve got a lot to manage. But how well do you deal with the day-to-day? Find out with our Online Health Manager. Assess what areas of your life negatively and positively affect your health.

Begin your quest for a healthier life with a detailed picture of your overall health. Our Health Risk Manager (HRM), Health Risk Assessment (HRA) and individual Total Health Profile (THP) highlight a comprehensive range of personal health risk factors. Its detailed 16 page report includes your personal Total Health Score and results and recommendations in six key health categories including cancer risk, heart health, nutrition, fitness and stress and safety awareness. Additionally, you have the ability to track your progress towards healthy living by periodically retaking the HRM and producing the Historical Comparison Report which will compare your Total Health Score and HRM results over different time periods.

### Program Features

- Identify your total health score
- Take Additional Assessments
- Make the change

### How It Works

Simply sign in to Phone-A-Doc-IDCare.com and click on “Online Fitness Manager” in the main navigation or quick links section.

## Nurse Hotline

Wouldn’t it be great to just pick up the phone and talk to a nurse when you have a health concern? With Phone-A-Doc IDCare, now you can do just that! If you have an urgent (non-emergency) medical situation and need professional advice, call the nurse assistance line toll-free 24 hours a day, 7 days a week.

A registered nurse will talk with you about your symptoms and recommend an appropriate course of action. The Nurse Hotline handles after-hour medical calls for hospitals and physicians throughout the world, and now you have access to the same medical guidance. For every nurse advice call, The Nurse Hotline uses trusted medical information that has been relied upon by over 10 million people over the last decade. The guidelines are written and endorsed by the foremost professionals in the health services field.

### After speaking with you about your symptoms, the nurse may recommend:

- Self-treatment at home (with guidance)
- Immediate or scheduled visits to your physician’s office
- Urgent or Emergency treatment

### How It Works

Call us toll free at 800-509-5562. Please provide the registered nurse with your name, group number and membership number.

# Insured Benefits

# About the Carrier



Standard Life and Accident was founded to provide clients in the individual market with realistic life and health products that solve their needs for financial security. Today, Standard Life has expanded to provide protection for both large and small groups in the Worksite market offering competitive Accident, Cancer, Critical Illness, Group Term Life, Limited-Benefit Health, and Short-Term Disability products.

# IdealCare Limited-Benefit Health Insurance



IdealCare Limited-Benefit Health Insurance—underwritten by Standard Life and Accident Insurance Company—can help make major medical coverage more affordable for the average person with a cost sharing plan. Benefits can be used as first dollar coverage and can be applied towards paying a high deductible. These plans are good for young families worried about accidents and unexpected critical illnesses. They also offer child only coverage.

## IdealCare Limited-Benefit Health Insurance—Underwritten by Standard Life and Accident Insurance Company

Plan Benefits		200 Plan	250 Plan	500 Plan	750 Plan	1000 Plan	1500 Plan	1500A Plan
In Hospital Indemnity	Per Day	\$200	\$250	\$500	\$750	\$1,000	\$1,500	\$1,500
	Maximum Days	30	30	30	30	30	30	30
Physician Office Visit	Per Day	\$50	\$100	\$100	\$100	\$100	\$100	\$100
	Maximum Days	4	4	4	4	4	4	4
Emergency Room Visit	Per Day	\$75	\$75	\$125	\$150	\$250	\$250	N/A
	Maximum Days	2	2	2	2	2	2	N/A
ICU Indemnity/ Hospital Intensive Care	Per Day	N/A	\$250	\$500	\$750	\$1,000	\$1,500	N/A
	Maximum Days	N/A	5	5	5	5	5	N/A
Hospital Admission	Per Day	N/A	\$250	\$500	\$750	\$1,000	\$1,500	N/A
	Maximum Days	N/A	2	2	2	2	2	N/A
Surgical Indemnity Inpatient	Per Day	N/A	\$500	\$500	\$750	\$1,000	\$1,500	N/A
	Maximum Days	N/A	1	1	1	1	1	N/A
Wellness Visit	Per Day	N/A	\$100	\$100	\$100	\$100	\$100	N/A
	Maximum Days	N/A	1	1	1	1	1	N/A
Diagnostic X-Ray and Lab	Per Day	N/A	\$25	\$75	\$100	\$150	\$200	N/A
	Maximum Days	N/A	2	2	2	2	2	N/A
Ambulance Benefit	Per Day	N/A	\$100	\$200	\$200	\$400	\$600	N/A
	Maximum Days	N/A	1	1	1	1	1	N/A
Outpatient Mental Health Benefit	Per Day	N/A	\$25	\$35	\$35	\$55	\$75	N/A
	Maximum Days	N/A	5	5	5	5	5	N/A



# IdealCare Limited-Benefit Health Insurance

## IdealCare Limited-Benefit Health Insurance—Underwritten by Standard Life and Accident Insurance Company

Rates*		200 Plan	250 Plan	500 Plan	750 Plan	1000 Plan	1500 Plan	1500A Plan
Individual	Retail	\$119.95	\$213.95	\$298.95	\$370.95	\$479.95	\$658.95	\$374.95
Individual + Spouse	Retail	\$180.95	\$367.95	\$537.95	\$680.95	\$900.95	\$1,257.95	\$689.95
Individual + Children	Retail	\$156.95	\$306.95	\$442.95	\$556.95	\$733.95	\$1,018.95	\$564.95
Family	Retail	\$210.95	\$447.95	\$660.95	\$842.95	\$1,119.95	\$1,573.95	\$855.95

\*The monthly Plan Cost listed above includes the monthly IdealCare insurance premium of Plan 200 - Single Member: \$31.65, Single Member + Spouse: \$58.69, Single Member + Children: \$47.87, Family: \$74.92. Plan 250 - Single Member: \$73.90, Single Member + Spouse: \$143.20, Single Member + Children: \$115.48, Family: \$184.78. Plan 500 - Single Member: \$112.00, Single Member + Spouse: \$219.39, Single Member + Children: \$176.43, Family: \$283.83. Plan 750 - Single Member: \$144.33, Single Member + Spouse: \$284.06, Single Member + Children: \$228.17, Family: \$367.89. Plan 1000 - Single Member: \$193.75, Single Member+ Spouse: \$382.90, Single Member+ Children: \$307.24, Family: \$496.39. Plan 1500 - Single Member: \$273.94, Single Member + Spouse: \$543.29, Single Member + Children: \$435.55, Family: \$704.89. Plan 1500A - Single Member: \$146.41, Single Member + Spouse: \$288.21, Single Member + Children: \$231.49, Family: \$373.29.

For IN, OH, TN:

The monthly Plan Cost listed above includes the monthly IdealCare insurance premium of Plan 200 - Single Member: \$29.39, Single Member + Spouse: \$54.18, Single Member + Children: \$44.27, Family: \$69.06. Plan 250 - Single Member: \$68.13, Single Member + Spouse: \$131.65, Single Member + Children: \$106.24, Family: \$169.77. Plan 500 - Single Member: \$103.05, Single Member + Spouse: \$201.49, Single Member + Children: \$162.11, Family: \$260.56. Plan 750 - Single Member: \$132.68, Single Member + Spouse: \$260.77, Single Member + Children: \$209.54, Family: \$337.62. Plan 1000 - Single Member: \$177.99, Single Member+ Spouse: \$351.37, Single Member+ Children: \$282.02, Family: \$455.40. Plan 1500 - Single Member: \$251.50, Single Member + Spouse: \$498.40, Single Member + Children: \$399.64, Family: \$646.54. Plan 1500A - Single Member: \$134.59, Single Member + Spouse: \$264.58, Single Member + Children: \$212.58, Family: \$342.57.



## Limitations & Exclusions

Any services not specified in the Certificate of Coverage are not covered services under this Group Accident and Sickness Hospital Indemnity Plan.

We will not pay benefits for treatment, services or supplies which:

- Occur when the coverage is not in force;
- Are not Medically Necessary;
- Are not prescribed by a Physician as necessary to treat Sickness or injury, except for the Preventive Care Benefit;
- Are Experimental/Investigative in nature, except as required by law;
- Are received without charge or legal obligation to pay, except for Medicaid; or
- Are provided by Immediate Family.

### Additional Limitations And Exclusions:

Except as specifically provided for in this coverage or any attached Riders, We will not pay benefits for death, Sickness or injuries that are caused by:

**Dental Procedures**—We will not pay benefits for Dental care or treatment except for such care or treatment necessitated by accidental injury to sound natural teeth within 12 months of the accident, and except for dental care or treatment necessary due to congenital disease or anomaly.

**Elective Procedures and Cosmetic Surgery**—We will not pay benefits for cosmetic surgery, except for reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other disease of the involved part and reconstructive surgery because of congenital disease or anomaly of a covered Dependent Child which has resulted in a functional defect. In the case of a Covered Person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, We will pay the Surgery Benefit, shown on the Certificate

Schedule for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and the treatment of physical complications at all stages of mastectomy, including lymphedemas.

The maximum benefit paid for breast reconstruction surgery will be defined by the Surgery Benefit in the Certificate Schedule.

**Felony or Illegal Occupation**—We will not pay benefits for death, Sickness or injuries incurred during the commission or attempted commission of a felony, or to which a contributing cause was the Named Insured's being engaged in an illegal occupation.

**Intoxication**—We will not pay benefits for death or injuries that are contributed to in whole or in part from:

- The Covered Person's being intoxicated (defined as blood alcohol concentration equal to or in excess of the legal limit of the state or jurisdiction in which the injuries occurred). This applies whether or not the Covered Person is charged with any legal violation in connection with a loss; and there is no need to prove a loss was caused, contributed to, or resulted from the excessive blood alcohol concentration; or
- The Covered Person's: 1) voluntary use of illegal drugs; 2) the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; or 3) intentional misuse of prescription drugs.

**Pregnancy**—We will not pay for medical treatment related to Pregnancy and childbirth except for those services required to treat Complications of Pregnancy, as defined in the Definitions section of this Certificate.

**Suicide or Injuries Which Any Covered Person Intentionally Does to Him/Herself**—We will not pay benefits for death, Sickness or injuries resulting from suicide, attempted suicide or intentionally self-inflicted injury.

**War or Act of War**—We will not pay benefits for death, Sickness or injuries resulting from war or any act of war (whether declared or undeclared); participation in a riot or insurrection; or service in the Armed Forces or units auxiliary thereto. Worker's Compensation – We will not pay benefits where such benefits would be provided under any State or Federal workers' compensation, employers' liability or occupational disease law.

**Pre-Existing Condition Limitation**—There is no coverage for, nor will we pay benefits for death, Sickness or injuries related to, a pre-existing condition for a continuous period of 12 months following the Certificate Effective Date of coverage under this coverage. This limitation applies to the following benefits:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Unit Confinement Benefit
- Emergency Room Benefit
- Surgery Benefit
- Doctor's Office Visit Benefit
- Diagnostic Tests Benefit
- Ambulance Benefit
- Mental Health Benefit

This limitation does not apply to:

- Genetic information in the absence of a diagnosis of the condition related to such information;
- A newborn child who is enrolled in the plan within 31 days after birth; nor to a child who is adopted or placed for adoption before attaining 26 years of age.

## Claims

Call Adroit Health Group Customer Service at 800-269-3563.