



COVERAGES THAT ARE OFFERED TO EMPLOYEES THROUGH THE TRAVERSE PROGRAM

Affordable Choice Indemnity Health Plan

- Hospitalization up to \$1,000,000 per year with a lifetime Maximum of \$5,000,000
- No Deductibles
- Hospital admission Benefit for First Inpatient Day
- Cancer Benefit Included
- Doctor's Office Visits (rollover provision allows five-visits carryover per policy year)
- Prescription Benefit
- Laboratory and Radiology Services
- Ground and Air Ambulance

Critical Protection and Recovery

- First Occurrence Benefits up to \$20,000
- Monthly Income Benefits and Recurrence Benefits
- Ambulance Benefits and Transportation Benefits
- Hospital Confinement and Lodging Benefit

Covered Conditions for Critical Protection and Recovery

- Heart Attack
- Stroke
- Coma
- Major Third-Degree Burns
- Coronary Artery Bypass Surgery
- Paralysis
- End-Stage renal Failure

Out-of-Pocket Protection Plan

DAILY INPATIENT HOSPITAL CONFINEMENT BENEFIT ** (per hospital admission)

If you are confined in a hospital as a resident inpatient. Pays the daily inpatient benefit of \$100 (maximum of 10 days) (in ME, TX and UT, 31 days) per hospital confinement. In FL, payable for first 20 days of confinement then \$10/\$20 for next 11 days.

HOSPITAL ADMISSION BENEFIT (1 PER YEAR)

If you are admitted to a hospital as a resident inpatient.

Pays \$2,500

Does the Out-of-Pocket Protection Plan cover the expenses associated with outpatient surgery?

Yes. Pays \$1,000 two times per year for surgical services in Outpatient Hospital Facility.

ACCIDENT PLAN FEATURES

- **Pays on the job or off the job accidents**
- **\$2,000 or \$4,000 per accident coverage**
- **Issue ages 0-75**
- **Guaranteed renewable to age 80**
- **\$25,000 or \$50,000 of Accidental Death Benefit**
- **Pays in addition to any other insurance**
- **Individual, Individual & Spouse, Single Parent, and children coverage only available**

HMA

The HMA Medical Benefits Visa Prepaid Card can be used at the point of service at your doctor, pharmacy, dentist or most any of your other medical providers to pay for all your medical services including your out-of-pocket copays, coinsurance, deductibles, or any other medical services that are not included in your primary health plan like experimental and elective medical procedure such as Lasik, Plastic surgery, and many others. The HMA also empowers you with a plan that delivers you more health care purchasing power than ever before because you will receive an average of \$2 in medical benefits for every \$1 that you contribute towards you HMA over time. In addition, the HMA can also provide you with the ability to safely increase your major-medical deductibles.

Life Plus Long-Term Care

- Guaranteed Issue
- No Medical questions
- \$100/\$200k Life and LTC* majority of states
- Fully Portable
- Allows Home Health Care Options
- Employees to Age 76 if 40 hrs/wk
- Coverage Available for Spouse, Children or Grandchildren