Premier Choice
A Smart Approach to Coverage - Now & Later

Your coverage can grow for up to 5 years as your needs grow.
Why Choose Us?

**INNOVATIVE**

- If you do not already have essential health benefits coverage, while the PremierChoice Defined Sickness/Illness Plan and the **OPTIONAL MEDICAL INFLATION PROTECTION & GUARANTEED INSURABILITY RIDER**\(^2\) (MIGI RIDER) are in full force and effect, you have the right to purchase our PremierMed Short Term Medical-Surgical PPO Expense Plan with **NO ADDITIONAL UNDERWRITING** and the Benefit limits in the PremierChoice Defined Sickness/Illness Plan increase annually **FOR UP TO 5 FULL YEARS**! And while the PremierChoice Accident Plan and the **OPTIONAL MEDICAL INFLATION PROTECTION RIDER** are in full force and effect, the Benefit limits in the PremierChoice Accident Plan increase annually **FOR UP TO 5 FULL YEARS**!

**EXPERIENCED**

- Over 50 collective years of industry experience.
- Over **15 MILLION** customers served.

**DEPENDABLE**

- Over 1 billion dollars in **CLAIMS PAID**!
  - Average claim processed in **LESS THAN 10 CALENDAR DAYS**\(^3\)

**CONVENIENT**

- **PERSON to PERSON CUSTOMER SERVICE** — You don’t have to talk to a machine!
- Dedicated **PROFESSIONAL** insurance agents to assist you!

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\(^1\)National Federation of Independent Business website, 2014.
\(^2\)SMIGIST-2015-IR-FLIC.
\(^3\)2013 Analysis of Claims Processing Time by insurance subsidiaries of USHEALTH Group.
Why Choose PremierChoice

The PremierChoice Difference

- **No Calendar Year Deductibles to Satisfy!** You receive “first dollar” benefit payments under each of the PremierChoice Defined Sickness/Illness and Accident Plans without first having to satisfy any calendar year deductible, which is different from ACA essential health benefit plans and many other plans that require the Insured to first satisfy a calendar year deductible for Preferred Providers, and a separate calendar year deductible for Non-preferred Providers, before applicable medical expenses are eligible for payment.

- **First Dollar coverage, up to the applicable benefit amount, available under both the PremierChoice Defined Sickness/Illness & the Accident Plans for Outpatient Doctor Office Visits!** Special “rollover” feature in each plan; if You don’t use Your benefits, You don’t lose them.

- **Buy more coverage, if You need it, without additional underwriting!** Ask Your Agent about the Optional Single Step-Up Rider, the Optional Double Step-Up Rider and the MIGI Rider.

- **Any Doctor, Any Hospital!** But You can stretch Your dollars further by choosing a Preferred Provider.

- Neither the PremierChoice Defined Sickness/Illness Plan with the MIGI Rider nor the PremierChoice Accident Plan with the Optional Medical Inflation Protection Rider are ACA essential health benefits plans. However, while these are in full force and effect, You have the right to purchase additional coverage under Our PremierMed Short Term Medical-Surgical PPO Expense Plan with no additional underwriting, if You are not covered under an ACA plan of “minimum essential coverage”, as a bridge to Your purchase of ACA essential health benefits coverage.*

- **Each plan pays in addition to any coverage You have in force.**

- **Automatically Locks in Your rates for 15 months at no extra charge!**

- **24 hour coverage, on or off the job.** Coverage You can depend on when You need it the most.

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![97.3% of Our Insureds Annual Claims were Under $5K](image)

Freedom Life Insurance Company of America; Annual Health Claims Review 2016 Claims Paid Per Policy.

The **PremierChoice Defined Sickness/Illness and Accident Plans** allow You to receive **first dollar payments** for expenses incurred, up to a benefit maximum for covered healthcare services.¹

This supplements an **essential health benefits plan** under which You must first satisfy a **deductible** every year **before** You are eligible to receive benefit payments.

*You will be responsible for charges that exceed Your Defined Sickness/Illness Plan and/or Accident Plan benefit amount and the network discount.

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*The individual mandate under the Affordable Care Act ("ACA") generally requires individuals to maintain "minimum essential coverage" in 2014 and beyond, or be subject to payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The PremierChoice Defined Sickness/Illness Plans and Accident Plans are insurance plans which provide benefits on an expense incurred basis up to a maximum daily/monthly/annual amount for covered services and are neither "essential health benefits plans" under the ACA, traditional major medical insurance plans, nor Workers Compensation plans under state law. PremierChoice Defined Sickness/Illness Plans and Accident Plans are "excepted benefit plans" under the ACA, but are not considered "minimum essential coverage" under it. Therefore, unless an Insured under one of Our PremierChoice Defined Sickness/Illness Plans and/or Accident Plans has an exemption from the ACA’s individual mandate or maintains "minimum essential coverage" under the ACA, the Insured will be subject to the ACA’s “shared responsibility payment” (See page 16 of this brochure for details).

**The Premium Rate Guarantee Period does not apply to any rate change due to: change of address; addition of Insureds; change of benefits or options; change of Mode Of Premium Payment; benefits, limitation or exclusion changes; or any future requirements of any federal or state law.**
Choose optional supplemental coverage to enhance Your overall protection:

- Critical Illness
- Accident
- Dental
- Accident Disability Income
- Life Insurance
- Vision Insurance

1 These optional plans are also underwritten by Freedom Life Insurance Company of America. Exclusions and limitations apply. Not available in all states.
With Over 900,000 Bankruptcies Each Year Caused by Medical Bills…¹

You Need to **KNOW** You are Covered for Defined Sicknesses and Illnesses from Head to Toe!!

### Defined Sickness/Illness Plan covers the following Sicknesses and Illnesses²

- Acute Myocardial Infarction (Acute Heart Attack)
- Adrenal Hypofunction (Addison’s Disease)
- Amyotrophic Lateral Sclerosis (Lou Gehrig’s Disease)
- Arteriosclerosis
- Bacterial Infection
- Brain and Nervous System Disease
- Cancer
- Cardiovascular Disease
- Complications of Pregnancy
- CVA (Stroke)
- Cystic Fibrosis
- Diabetes
- Endocrine System Disease
- Gastrointestinal Disease
- Hypertension
- Influenza
- Inherited Metabolic Disorder
- Kidney and Urinary Tract Disease
- Life Threatening Cancer
- Liver and Biliary Tract Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Musculoskeletal Disease
- Obstructive Sleep Apnea
- Ophthalmology Disease
- Osteoarthritis
- Osteomyelitis
- Osteoporosis
- Otolaryngology Disease
- Poliomyelitis
- Pulmonary Disease
- Rheumatoid Arthritis
- Reproductive System Disease
- Sickle Cell Anemia
- Skin Disease
- Sleep Apnea
- Toxic Epidermal Necrolysis
- Toxic Shock Syndrome (TSS)
- Viral Infection

### Just a Few Examples of Covered Major Defined Sicknesses and Illnesses

<table>
<thead>
<tr>
<th>Heart Attacks</th>
<th>Cancers</th>
<th>Strokes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Heart Attacks</strong> are the Leading Cause of Death in the US (25.4%)</td>
<td><strong>Cancers</strong> are the 2nd Leading Cause of Death in the US (23.2%)</td>
<td><strong>Strokes</strong> are the 3rd Leading Cause of Death in the US (5.6%)</td>
</tr>
</tbody>
</table>

¹CNN Health, Study by the American Journal of Medicine.
²Subject to Exclusions and Limitations of the plan (see pages 13-16).

The PremierChoice Defined Sickness/Illness Plan provides benefits for covered Defined Sicknesses and Illnesses, but unlike a major medical plan, it does not cover accidental bodily injuries or wellness exams. If accident coverage is appropriate for You and/or Your family, please ask Your agent for details on available options.
Decisions You make today can affect Your family’s future, but planning for unforeseen events can be a real challenge. The PremierChoice Defined Sickness/Illness Plans can help You make the best choices to take care of Your family and Your finances now, while being prepared for the unexpected later.

If You already have ACA essential health benefits coverage, PremierChoice Defined Sickness/Illness Plans can supplement this coverage You have with Our MIGI Rider, available on the Defined Sickness/Illness Plans.

Here’s how the PremierChoice Defined Sickness/Illness Plan Level 2 with the MIGI Rider in force could increase Your applicable benefit limits:

Each level of the PremierChoice Defined Sickness/Illness Plan with the MIGI Rider provides payment of actual expenses incurred (without a calendar year deductible) up to each applicable benefit limit, and each benefit limit increases on each calendar anniversary by 10% on a compounded basis for up to 5 years as long as the applicable Defined Sickness/Illness Plan and the MIGI Rider remain in full-force and effect.

<table>
<thead>
<tr>
<th>At time of issue</th>
<th>1st Anniversary</th>
<th>2nd Anniversary</th>
<th>3rd Anniversary</th>
<th>4th Anniversary</th>
<th>5th Anniversary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor Office Visit Benefit Amount, up to</td>
<td>Benefit amount at time of issue + 10% increase, up to:</td>
<td>Benefit amount at 1st Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 2nd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 3rd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 4th Anniversary + 10% increase, up to:</td>
</tr>
<tr>
<td>$100</td>
<td>$110</td>
<td>$121</td>
<td>$133</td>
<td>$146</td>
<td>$161</td>
</tr>
<tr>
<td>Hospital Room and Board Benefit Amount, up to:</td>
<td>Benefit amount at time of issue + 10% increase, up to:</td>
<td>Benefit amount at 1st Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 2nd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 3rd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 4th Anniversary + 10% increase, up to:</td>
</tr>
<tr>
<td>$600</td>
<td>$660</td>
<td>$726</td>
<td>$799</td>
<td>$879</td>
<td>$967</td>
</tr>
</tbody>
</table>

In addition, You receive the ability to increase Your protection if and when You decide Your circumstances require it through the MIGI Rider purchased with the Defined Sickness/Illness Plan. This rider gives You the one-time right to purchase Our PremierMed Short Term Medical-Surgical PPO Expense Plan without additional medical underwriting or evidence of insurability when You decide You need it, anytime, even in the middle of a claim. This unique option is intended to help You bridge the gap between the PremierChoice Defined Sickness/Illness Plan to the earliest of the following dates: (i) the earliest possible effective date of coverage for an ACA “qualified health plan” that could be purchased by You through a state or federal administered health insurance exchange in Your state of residence, (ii) the effective date of Your coverage under any health plan that constitutes “minimum essential coverage” under federal law, and (iii) the date coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan otherwise terminates under the termination of coverage section of such plan.

First Dollar Benefits NOW, Increased Coverage ANNUALLY, Coverage WHEN YOU NEED IT

Get More with PremierChoice!

*Insured is required to contact Freedom Life Insurance Company of America to upgrade to PremierMed Short Term Medical-Surgical PPO Expense Plan. Benefit limits revert to the original limits as of the Issue Date if the MIGI Rider is cancelled by the Insured.*
Non-Fatal Injuries Resulted in Over $111 Billion in Medical Costs.¹

**When Accidents Happen**
Count on Your PremierChoice Accident Plan to Cover Your Accidental Bodily Injury Medical Costs.²

Accidental Bodily Injuries such as:

- Fractures
- Cuts & Punctures
- Back Injuries
- Burns
- Sports Injuries
- Head Injuries
- Knee Injuries
- Bone Injuries
- Ligament & Tendon Injuries

Accidental Injuries Covered 24/7 On or Off the Job!

¹Centers for Disease Control and Prevention Data and Statistics: Cost of Injury Reports, Unintentional Non-Fatal Injuries, U.S., both sexes, all ages, most recent data available as of October, 2014.
²Subject to Exclusions and Limitations of the plan (see pages 13-16).

The PremierChoice Accident Plan provides benefits for covered accidents, but unlike a major medical plan, it does not cover Defined Sicknesses and Illnesses or wellness exams. If Defined Sickness/Illness coverage is appropriate for You and/or Your family, please ask Your agent for details on available options.
Preparing for the Unexpected
Safeguarding Your Family AND Your Finances

Accidents don’t happen on schedule. While we always hope for the best, if an accidental injury should occur, we want our loved ones to be protected. The PremierChoice Accident Plans can help you make the best choices to take care of your family and your finances now, while being prepared for the unexpected later.

If you already have ACA essential health benefits coverage, PremierChoice Accident Plans can supplement this coverage you have with Our Optional Medical Inflation Protection Rider, available on the Accident Plans.

Here’s how the PremierChoice Accident Plan Level 2 with the Optional Medical Inflation Protection Rider in force could increase your applicable benefit limits:

<table>
<thead>
<tr>
<th>At time of issue</th>
<th>1st Anniversary</th>
<th>2nd Anniversary</th>
<th>3rd Anniversary</th>
<th>4th Anniversary</th>
<th>5th Anniversary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient MRI - Daily / Policy Year Maximum, up to</td>
<td>Benefit amount at time of issue + 10% increase, up to:</td>
<td>Benefit amount at 1st Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 2nd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 3rd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 4th Anniversary + 10% increase, up to:</td>
</tr>
<tr>
<td>$400</td>
<td>$440</td>
<td>$484</td>
<td>$532</td>
<td>$585</td>
<td>$644</td>
</tr>
<tr>
<td>Hospital Room and Board Benefit Amount, up to:</td>
<td>Benefit amount at time of issue + 10% increase, up to:</td>
<td>Benefit amount at 1st Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 2nd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 3rd Anniversary + 10% increase, up to:</td>
<td>Benefit amount at 4th Anniversary + 10% increase, up to:</td>
</tr>
<tr>
<td>$600</td>
<td>$660</td>
<td>$726</td>
<td>$799</td>
<td>$879</td>
<td>$967</td>
</tr>
</tbody>
</table>

First Dollar Benefits NOW, Increased Coverage ANNUALLY

Great Protection is No Accident With PremierChoice!

Benefit limits revert to the original limits as of the Issue Date if the Optional Medical Inflation Protection Rider is cancelled by the Insured.
Medical & Surgical Services at a Glance for the PremierChoice Defined Sickness/Illness Plan & Accident Plan

We will pay expenses incurred for covered services up to the maximum amount listed on a daily/monthly/annual basis (see pages 10-11 for plan options & amounts) for the following covered medical and surgical services. Terms, conditions, limitations and exclusions may apply.

### Defined Sickness/Illness Plan
#### Outpatient Daily/Monthly Benefits
- Doctor Office Visit
- Prescription Drugs
- X-Ray
- Labs
- Spinal Manipulation Office Visit
- Emergency Room
- Emergency Air/Ground Ambulance
- Specialty Radiology
  - CAT Scan
  - PET Scan
  - MRI
- Radiation Therapy
- Oral Chemotherapy
- IV Chemotherapy
- Urgent Care Facility
- Diabetes Equipment, Supplies & Training
- Outpatient Medical Foods
- Outpatient Surgeon Benefit*
- Surgery Facility*
- Kidney Dialysis

### Accident Plan
#### Outpatient Daily/Monthly Benefits
- Doctor Office Visit
- Prescription Drugs
- X-Ray
- Labs
- Spinal Manipulation Office Visit
- Emergency Room
- Emergency Air/Ground Ambulance
- Specialty Radiology
  - CAT Scan
  - MRI
- Urgent Care Facility
- Outpatient Surgeon Benefit*
- Surgery Facility*

### Hospital Confinement Daily Benefits
- Hospital Room & Board
- ICU Room & Board
- Hospital Miscellaneous Expenses
- Increased Critical Hospital Miscellaneous Expenses for Defined Sicknesses and Illnesses:
  - Coronary Artery By-pass
  - Coma
  - Heart Attack
  - Life Threatening Cancer
  - Stroke
- Inpatient Surgeon Benefit**

*Not available on PremierChoice Defined Sickness/Illness Plan 1 and PremierChoice Accident Plan 1
**Not available on PremierChoice Defined Sickness/Illness Plans 1 & 2 and PremierChoice Accident Plans 1 & 2

The individual mandate under the Affordable Care Act ("ACA") generally requires individuals to maintain "minimum essential coverage" in 2014 and beyond, or be subject to payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual's household income each year (See page 16 of this brochure for details). The PremierChoice Defined Sickness/Illness Plans and Accident Plans are insurance plans which provide benefits on an expense incurred basis up to a maximum daily/monthly/annual amount for covered services and are neither "essential health benefits plans" under the ACA, traditional major medical insurance plans, nor Workers Compensation plans under state law. PremierChoice Defined Sickness/Illness Plans and Accident Plans are "excepted benefit plans" under the ACA, but are not considered "minimum essential coverage" under it. Therefore, unless an Insured under one of Our PremierChoice Defined Sickness/Illness Plans and/or Accident Plans has an exemption from the ACA's individual mandate or maintains "minimum essential coverage" under the ACA, the Insured will be subject to the ACA's "shared responsibility payment" (See page 16 of this brochure for details).
As marked below, the following benefits apply to the Defined Sickness/Illness Plan. As marked below, the following benefits apply separately to the Accident Plan. Benefits for covered Defined Sicknesses and Illnesses, and Accidents, are payable based on expenses incurred, up to the amount shown below. (Example: With Defined Sickness/Illness Plan 1, You get three (3) Doctor Office Visits. With Accident Plan 1, You get three (3) Doctor Office Visits.)

### Defined Sickness/Illness Plans & Accident Plans

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Doctor Office Visit Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Per Visit</td>
<td>$75</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Policy Year Maximum</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Unused Doctor Office Visits Rollover to the Next Policy Year</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Prescription Drug Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Per Generic Drug</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Maximum Per Brand Name Drug</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Policy Year Maximum for all Prescriptions</td>
<td>$400</td>
<td>$500</td>
<td>$600</td>
</tr>
<tr>
<td><strong>Outpatient X-Ray</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily Maximum</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Policy Year Maximum</td>
<td>$100</td>
<td>$150</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Outpatient Laboratory</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily Maximum</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Policy Year Maximum</td>
<td>$120</td>
<td>$120</td>
<td>$120</td>
</tr>
<tr>
<td><strong>Outpatient Spinal Manipulation Office Visit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily Maximum</td>
<td>$75</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Policy Year Maximum</td>
<td>$225</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Emergency Room Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily / Policy Year Maximum</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td><strong>Emergency Ambulance Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ground - Daily / Policy Year Maximum</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Air - Daily / Policy Year Maximum</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td><strong>Specialty Radiology Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient CAT Scan - Daily / Policy Year Maximum</td>
<td>$150</td>
<td>$175</td>
<td>$200</td>
</tr>
<tr>
<td>Outpatient PET Scan - Daily / Policy Year Maximum**</td>
<td>$150</td>
<td>$200</td>
<td>$300</td>
</tr>
<tr>
<td>Outpatient MRI - Daily / Policy Year Maximum</td>
<td>$300</td>
<td>$400</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Radiation/Chemotherapy Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Oral Chemotherapy - Monthly Maximum</td>
<td>$1,500</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Outpatient Oral Chemotherapy - Policy Year Maximum</td>
<td>$4,500</td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Outpatient Intravenous Chemotherapy - Daily Maximum</td>
<td>$300</td>
<td>$400</td>
<td>$500</td>
</tr>
<tr>
<td>Outpatient Intravenous Chemotherapy - Policy Year Maximum</td>
<td>$9,000</td>
<td>$24,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>Outpatient Radiation Therapy - Daily Maximum</td>
<td>$300</td>
<td>$400</td>
<td>$500</td>
</tr>
<tr>
<td>Outpatient Radiation Therapy - Policy Year Maximum</td>
<td>$9,000</td>
<td>$24,000</td>
<td>$30,000</td>
</tr>
<tr>
<td><strong>Outpatient Urgent Care Facility Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily / Policy Year Maximum</td>
<td>$75</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Outpatient Medical Foods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50% of expenses incurred for Inherited Metabolic Disorder per Policy Year</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Outpatient Surgery Facility</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum per Policy Year</td>
<td>-</td>
<td>$400</td>
<td>$1,200</td>
</tr>
<tr>
<td><strong>Outpatient Surgeon</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit varies by procedure, maximum range is -</td>
<td></td>
<td>$40-$4,000</td>
<td>$80-$8,000</td>
</tr>
<tr>
<td>Surgeries per Insured per Policy Year</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Outpatient Kidney Dialysis Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily Max Up To</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Kidney Dialysis Benefit - Policy Year Maximum Up To</td>
<td>$5,000</td>
<td>$15,000</td>
<td>$30,000</td>
</tr>
</tbody>
</table>

*10% annual compounded increase of Maximum Benefits paid per Insured with the purchase of the MIG Rider for Defined Sickness/Illness (SMIGIST-2015-IR-FLIC) & Optional Medical Inflation Protection Rider for Accident (AMI-2015-IR-FLIC)

**Only available on the Defined Sickness/Illness Plan.

Coverage also included under the Defined Sickness/Illness Plan with a Daily/Policy Year Maximum up to $15 for each of the following: Outpatient Diabetes Equipment, Outpatient Diabetes Self-Management Training, and Outpatient Diabetes Supplies.
As marked below, the following benefits apply to the Defined Sickness/Illness Plan. As marked below, the following benefits apply separately to the Accident Plan. Benefits for covered Defined Sicknesses and Illnesses, and Accidents, are payable based on covered expenses incurred, up to the amount shown below.

### Inpatient Benefits - Defined Sickness/Illness Plan & Accident Plan

<table>
<thead>
<tr>
<th>Defined Sickness/ Illness Plan</th>
<th>Accident Plan</th>
<th>Benefit Description</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>✓</td>
<td>Inpatient Surgeon</td>
<td></td>
<td></td>
<td>$80-$8,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Benefit varies by procedure, maximum range is -</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Surgeries per Insured per Policy year</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Hospital Room &amp; Board Benefit</td>
<td>$400</td>
<td>$600</td>
<td>$700</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Max up to 365 days</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Hospital Miscellaneous Expense</td>
<td>$400</td>
<td>$600</td>
<td>$700</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Max up to 365 days</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Hospital ICU Room &amp; Board Benefit</td>
<td>$800</td>
<td>$1,200</td>
<td>$1,400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
<td>$24,000</td>
<td>$36,000</td>
<td>$42,000</td>
</tr>
</tbody>
</table>

If Confinement is due to one of the Defined Sicknesses and Illnesses or Accidents below, the following Hospital Miscellaneous Expense Daily Benefits Apply:

<table>
<thead>
<tr>
<th>Defined Sickness/ Illness Plan</th>
<th>Accident Plan</th>
<th>Hospital Miscellaneous Expense Benefit for Defined Sicknesses and Illnesses or Accidents (in lieu of Hospital Miscellaneous Expense Daily Benefit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>✓</td>
<td>Stroke Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
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<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Coma Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
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<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
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<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Heart Attack Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
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<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Life Threatening Cancer Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
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<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Coronary Artery By-pass Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
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<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
<tr>
<td>✓</td>
<td>✓</td>
<td>Severe Burn Benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Daily Maximum</td>
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<td></td>
<td>Policy Year Maximum</td>
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<tr>
<td></td>
<td></td>
<td>$2,400 $3,600 $4,200</td>
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<tr>
<td></td>
<td></td>
<td>$72,000 $108,000 $126,000</td>
</tr>
</tbody>
</table>

### Policy Year Benefit Maximum - Defined Sickness/Illness Plan & Accident Plan

<table>
<thead>
<tr>
<th>Defined Sickness/ Illness Plan</th>
<th>Accident Plan</th>
<th>Benefit Description</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓</td>
<td>✓</td>
<td>Policy Year Maximum Per Insured</td>
<td>$150,000</td>
<td>$250,000</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

Both Defined Sickness/Illness & Accident Plans have a Lifetime Policy Maximum Benefit Per Insured of $5 Million.

*10% annual compounded increase of Maximum Benefits paid per Insured with the purchase of the MiGI Rider for Defined Sickness/Illness (SMIGST-2015-IR-FLIC) & Optional Medical Inflation Protection Rider for Accident (AMI-2015-IR-FLIC)
Optional MIGI Rider*  
(AMI-2015-IR-FLIC, available for an additional premium)  
At the time of application, You must lock in Your MIGI Rider options. If You are not already covered under an ACA essential health benefits plan, this rider allows You to obtain additional coverage under Our PremierMed Short Term Medical-Surgical PPO Expense Plan** if You are still a resident of this state without evidence of insurability, on a guaranteed issue basis and with a waiver of the pre-existing condition benefit limitation contained in the PremierMed Short Term Medical-Surgical PPO Expense Plan, which would otherwise have applied to any medical condition of such Insured, if such medical condition Manifested after the effective date of coverage for such Insured under the Policy to which the rider is attached.  
The right of each Insured to obtain additional coverage under Our PremierMed Short Term Medical-Surgical PPO Expense Plan under this rider, on a guaranteed issue basis, and without evidence of insurability is a one-time right per Insured while coverage under the Policy and the rider are in full force and effect for such Insured.  
This unique option is intended to help You bridge the gap between the PremierChoice Defined Sickness/Illness and Accident Plans and the earliest of the following dates: (i) the earliest possible effective date of coverage for an ACA “qualified health plan” that could be purchased by You through a state or federal administered health insurance exchange in Your state of residence, (ii) the effective date of Your coverage under any health plan that constitutes “minimum essential coverage” under federal law, and (iii) the date coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan otherwise terminates under the termination of coverage section of such plan.  
The MIGI Rider is subject to all the terms, conditions, limitations, exclusions and definitions contained in the Policy.  
Under the MIGI Rider, all of the Benefit amounts in the PremierChoice Defined Sickness/Illness Plan will increase by 10 percent annually, on a compounded basis. At the beginning of Your second Policy Year, all of the Benefit amounts under the PremierChoice Defined Sickness/Illness Plan will increase by 10 percent of their amount on the Issue Date. At the beginning of Your third Policy Year, all of the Benefit amounts under the PremierChoice Defined Sickness/Illness Plan will increase by 10 percent of their amount as of the beginning of Your second Policy Year. The Benefit amounts under the PremierChoice Defined Sickness/Illness Plan will continue to increase by 10 percent each consecutive Policy Year until Your sixth Policy Year begins. After the beginning of Your sixth Policy Year, all Benefit amounts under the PremierChoice Defined Sickness/Illness Plan will remain the same, so long as coverage under the PremierChoice Defined Sickness/Illness Plan and the MIGI Rider remain in force. If at any time coverage under the MIGI Rider lapses, but coverage under the PremierChoice Defined Sickness/Illness Plan remains in full force and effect, all Benefit amounts under the PremierChoice Defined Sickness/Illness Plan will be reduced to their original amounts on the Issue Date.  

Optional Medical Inflation Protection Rider  
(AMI-2015-IR-FLIC, available for an additional premium)  
At the time of application, You must lock in Your Optional Medical Inflation Protection Rider. Under the Optional Medical Inflation Protection Rider, all of the Benefit amounts in the PremierChoice Accident Plan will increase by 10 percent annually, on a compounded basis. At the beginning of Your second Policy Year, all of the Benefit amounts under the PremierChoice Accident Plan will increase by 10 percent of their amount on the Issue Date. At the beginning of Your third Policy Year, all of the Benefit amounts under the PremierChoice Accident Plan will increase by 10 percent of their amount as of the beginning of Your second Policy Year. The Benefit amounts under the PremierChoice Accident Plan will continue to increase by 10 percent each consecutive Policy Year until Your sixth Policy Year begins. After the beginning of Your sixth Policy Year, all Benefit amounts under the PremierChoice Accident Plan will remain the same, so long as coverage under the PremierChoice Accident Plan and the Optional Medical Inflation Protection Rider remain in force. If at any time coverage under the Optional Medical Inflation Protection Rider lapses, but coverage under the PremierChoice Accident Plan remains in full force and effect, all Benefit amounts under the PremierChoice Accident Plan will be reduced to their original amounts on the Issue Date.  

Optional Single Step-Up Rider  
(UP2STEPUP1-IR-FLIC, available for PremierChoice Defined Sickness/Illness Plan 1 or 2 and PremierChoice Accident Plan 1 or 2 for an additional premium)  
At the time of application, You must lock in Your one-time upgrade option to Step Up Your plan’s coverage at any time to the next PremierChoice Defined Sickness/Illness or Accident Plan level for each plan with no additional underwriting. To utilize the Optional Single Step-Up Rider as a one-time upgrade to increase Your benefit maximums for each covered service to the next plan’s level, You must notify the Company in writing and pay the difference of premium between Your current plan’s and the next available plan’s levels from Your original date of coverage.  
Premiums paid after exercising Your Step Up option will be at the new upgraded plan amount. Once You have exercised the Optional Single Step-Up Rider, We will review any claims processed 90 days before the date of Step Up and re-adjudicate those claims based on the new plan level selected.  
Any future claims will be processed at the new level, provided that the difference in the prior premium has been paid and the new premium amount is current.  
The Optional Single Step-Up Rider can only be exercised once during the lifetime of the Policy and is subject to all the terms, conditions, limitations, exclusions and definitions contained in the Policy.

*With the purchase of one of the PremierChoice Defined Sickness/Illness Plans and this rider, You have the right, at any time, to purchase Our PremierMed Short Term Medical-Surgical PPO Expense Plan approved for sale to residents of this state without medical underwriting. The PremierMed Short Term Medical-Surgical PPO Expense Plan may not be available in other states. Prior tomoving, please check with the insurance company to determine whether the PremierMed Short Term Medical-Surgical PPO Expense Plan is available in Your new state of residence.  
**STUP2-2014-IP-GA-FLIC
**PremierChoice Optional Riders, cont’d**

**Optional Double Step-Up Rider**

(UP2STEPUP2-IR-FLIC, available for PremierChoice Defined Sickness/Illness Plan 1 and PremierChoice Accident Plan 1 for an additional premium)

At the time of application, You must lock in Your one-time upgrade option to Step Up Your plan’s coverage at any time by two full PremierChoice Defined Sickness/Illness or Accident Plan levels for each plan with no additional underwriting. To utilize the Optional Double Step-Up Rider as a one-time upgrade to increase Your benefit maximums for each covered service two full levels in the applicable plan, You must notify the Company in writing and pay the difference of premium between Your current plan’s and the new available plan’s level from Your original date of coverage.

Premiums paid after exercising Your Step Up option will be at the new upgraded plan amount for each plan. Once You have exercised the

**PremierChoice Plan Features**

**Premium Rate Adjustments**

We will not raise Your premium rates on an individual basis due to your personal claims experience on either plan. We may raise your premium rates on Your Renewal Premium Class for all Policies in your state on both plans. Renewal Premiums are calculated based on a variety of factors, some of which are each plan of coverage, age, sex, place of residence, number of dependents, past claims experience of Your Renewal Premium Class, and other reasons permitted by state law. Rates for individuals of the same sex and age may vary by Issue Date. Insureds are always free to request and apply for new underwritten coverage on this or other available plans.

**Renewability and Termination**

Coverage under each plan is guaranteed renewable to age 65 or in the event You become a Medicare enrollee. Your coverage will end on the earlier of the following: with respect to Your Spouse who is covered, the premium due date in the month following the effective date of Your divorce decree; with respect to Your children who are covered, the premium due date in the month following Your child reaching the limiting age as defined by Your state; the due date of any unpaid premium (subject to the grace period); the date You terminate coverage by notifying Us; We cease offering and renewing the same form of coverage as the Policy in Your state; the date We receive due proof that fraud or intentional misrepresentation of material fact existed in applying for coverage applying for coverage, Subject to the Time Limit on Certain Defenses provision; the month following attainment of age 65 for You or Your Spouse or in the event You or Your Spouse, are eligible for Medicare; or the total amount of any benefit payments made by Us are equal to the lifetime maximum.

**PremierChoice Defined Sickness/Illness Plan Waiting Periods & Limitations**

Coverage under the PremierChoice Defined Sickness/Illness Plan is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every section of the PremierChoice Defined Sickness/Illness Plan, as well as the following limitations and waiting periods:

- Any Defined Sickness and Illness loss or expense which results from the diagnosis, care or treatment of hernia, Reproductive System Disease, hemorrhoids, varicose veins, tonsils and/or adenoids, or otitis media shall be covered only if (i) such loss or expense constitutes Covered Expenses incurred by an Insured after the PremierChoice Defined Sickness/Illness Plan has been in force for a period of six (6) months from the Issue Date, (ii) such Defined Sicknesses and Illnesses are not otherwise limited or excluded by any riders, endorsements, or amendments attached to the PremierChoice Defined Sickness/Illness Plan, (iii) care for such Defined Sickness and Illness is Provided on an Emergency basis; and (iv) such Defined Sickness and Illness is not a Pre-existing Condition; and

- The PremierChoice Defined Sickness/Illness Plan provides coverage as of the Issue Date for Pre-existing Conditions, disclosed on the application, provided they are not otherwise limited or excluded by the PremierChoice Defined Sickness/Illness Plan or any riders, amendments, or endorsements attached to the PremierChoice Defined Sickness/Illness Plan.

**PremierChoice Accident Plan Waiting Periods & Limitations**

- Pre-existing Condition means a Bodily Injury for which medical advice, diagnosis, care or treatment was recommended or received during the twelve (12) month period immediately preceding the effective date of coverage under the PremierChoice Accident Plan for the Insured incurring the expense or resulting from an Accident that occurred before the Issue Date for the Insured incurring the expense;

- The PremierChoice Accident Plan provides coverage as of the Issue Date for Pre-existing Conditions, disclosed on the application, provided they are not otherwise limited or excluded by the PremierChoice Accident Plan or any riders, amendments, or endorsements attached to the PremierChoice Accident Plan; and
**PremierChoice Accident Plan Waiting Periods & Limitations**

- However, the PremierChoice Accident Plan does not cover expenses for Pre-existing Conditions that are not disclosed on the application, unless the expenses are incurred more than twelve (12) months after the Insured’s coverage has been in effect, and are not otherwise limited or excluded by the PremierChoice Accident Plan or any riders, amendments, or endorsements attached to the PremierChoice Accident Plan.

**PremierChoice Non-Waiver**

Expenses that are mistakenly or erroneously paid by Us under any section or provision of the PremierChoice Defined Sickness/Illness Plan or PremierChoice Accident Plan shall not constitute a waiver of or modification to any conditions, terms, definitions or limitations contained in the PremierChoice Defined Sickness/Illness Plan or PremierChoice Accident Plan, specifically including, but not by way of limitation, the definition of Defined Sicknesses and Illnesses, Defined Sickness/Illness, Accidents, Accident, Medical Necessity or Covered Expenses, the limitation of coverage under the PremierChoice Defined Sickness/Illness Plan or PremierChoice Accident Plan for Pre-existing Conditions, as well as any exclusion, limitation and/or exclusionary riders which may be attached to the PremierChoice Defined Sickness/Illness Plan or PremierChoice Accident Plan, or otherwise operate to alter, amend, affect, abridge or modify the PremierChoice Defined Sickness/Illness Plan or PremierChoice Accident Plan to which it is attached.

**PremierChoice Defined Sickness/Illness Plan Non-Covered Items**

Coverage under the PremierChoice Defined Sickness/Illness Plan is limited as provided by the definitions, terms, conditions, limitations, and exclusions contained in each and every section of the PremierChoice Defined Sickness/Illness Plan. In addition, the PremierChoice Defined Sickness/Illness Plan does not provide coverage for professional and medical services Provided to an Insured or any payment obligation for Us for any of the following, all of which are excluded from coverage:

- any cost item, charge or expense which does not constitute Covered Expenses;
- any Bodily Injuries suffered by an Insured;
- any disease, ailment, illness or sickness that is not a Defined Sickness and Illness;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured before the PremierChoice Defined Sickness/Illness Plan Issue Date;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured after an Insured’s coverage under the PremierChoice Defined Sickness/Illness Plan terminates;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, which exceed the Lifetime Policy Maximum Per Insured;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured and contained on a billing statement to the Insured which exceeds the amount of the Maximum Allowable Charge;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, where You or Your covered family members are not required to pay;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members are not legally liable for payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members were once legally liable for payment, but from which liability the Insured and/or family members were forgiven and released by the applicable Provider without payment or promise of payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured from any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured as a result of experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society;
- any eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids and exams for their prescription or fitting;
- any Cochlear implants;
- any voluntary abortions, abortifacients or any other drug or device that terminates a pregnancy;
- any services Provided by You or a Provider who is a member of an Insured’s family;
- any medical condition excluded by name or specific description by either the PremierChoice Defined Sickness/Illness Plan or any riders, endorsements, or amendments attached to the plan;
- any cosmetic surgery or reconstructive procedures, except for Medically Necessary cosmetic surgery or reconstructive procedures performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from Bacterial Infection or Viral Infection, (ii) to correct a normal bodily function in connection with the treatment of a covered Defined Sickness and Illness, or (iii) such cosmetic surgery constitutes Breast Reconstruction that is incident to a Mastectomy; provided any of the above occurred while the Insured was covered under the PremierChoice Defined Sickness/Illness Plan;
- any treatment, care, procedures, services or supplies for breast reduction or augmentation or complications arising from these procedures;
- any treatment, care, procedures, services or supplies for voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization;
- any treatment, care, procedures, services or supplies for treatment of infertility, including fertility hormone therapy and/or fertility devices for any type of fertility therapy, artificial insemination or any other direct conception;
**PremierChoice Defined Sickness/Illness Plan Non-Covered Items, cont’d**

- any treatment, care, procedures, services or supplies for any operation or treatment performed, Prescription or medication prescribed in connection with sex transformations or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment;
- any treatment, care, procedures, services or supplies for appetite suppressants, including but not limited to, anorexics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions;
- any treatment, care, procedures, services or supplies (including Prescription Drugs) incurred for the diagnosis, care or treatment of Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD);
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Mental, Nervous and Emotional Disorders;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of autism spectrum disorder;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Alcoholism, addiction to illegal drugs or substances, and/or abuse of illegal drugs or substances;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Cirrhosis of the Liver;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of routine maternity or any other expenses related to normal labor and delivery, including routine nursery charges and well-baby care;
- any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured;
- any programs, treatment or procedures for tobacco use cessation;
- any charges for blood, blood plasma, or derivatives that has been replaced;
- any treatment, care, procedures, services or supplies of Temporomandibular Joint Disorder (TMJ) and Craniomandibular Disorder (CMD);
- any treatment received outside of the United States, except as provided for in the EXTRATERRITORIAL MEDICAL EXPENSES provision; and
- any services or supplies for personal convenience, including Custodial Care or homemaker services, except as provided for in the PremierChoice Defined Sickness/Illness Plan.

**PremierChoice Accident Plan Non-Covered Items**

Coverage under the PremierChoice Accident Plan is limited as provided by the definitions, terms, conditions, limitations, and exclusions contained in each and every section of the PremierChoice Accident Plan. In addition, the PremierChoice Accident Plan does not provide coverage for professional and medical services Provided to an Insured or any payment obligation for Us for any of the following, all of which are excluded from coverage:

- any cost item, charge or expense which does not constitute Covered Expenses;
- any disease, ailment, illness or sickness suffered by an Insured, except a covered Bacterial Infection;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured before the PremierChoice Accident Plan Issue Date;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured after an Insured’s coverage under the PremierChoice Accident Plan terminates, regardless of when the Bodily Injury occurred;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, which exceed the Lifetime Policy Maximum Per Insured;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured and contained on a billing statement to the Insured which exceeds the amount of the Maximum Allowable Charge;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured, which You or Your covered family members are not required to pay;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members are not legally liable for payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured for which the Insured and/or any covered family members were once legally liable for payment, but from which liability the Insured and/or family members were forgiven and released by the applicable Provider without payment or promise of payment;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured from any state or federal government agency, including the Veterans Administration unless, by law, an Insured must pay for such services;
- any medical care, service, treatments, procedures, or supplies received, provided to, or incurred by an Insured as a result of experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society;
- any eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids and exams for their prescription or fitting;
- any Cochlear implants;
- any services Provided by You or a Provider who is a member of an Insured’s family;
- any medical condition excluded by name or specific description by either the PremierChoice Accident Plan or any riders, endorsements, or amendments attached to the plan;
**PremierChoice Accident Plan Non-Covered Items, cont’d**

- any cosmetic surgery or reconstructive procedures, except for Medically Necessary cosmetic surgery or reconstructive procedures performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from Bacterial Infection or (ii) to correct a normal bodily function in connection with the treatment of a covered Bodily Injury;
- any treatment, care, procedures, services or supplies for breast reduction or augmentation or complications arising from these procedures;
- any treatment, care, procedures, services or supplies for voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization;
- any treatment, care, procedures, services or supplies for treatment of infertility, including fertility hormone therapy and/or fertility devices for any type of fertility therapy, artificial insemination or any other direct conception;
- any treatment, care, procedures, services or supplies for any operation or treatment performed, Prescription or medication prescribed in connection with sex transformations or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment;
- any treatment, care, procedures, services or supplies for appetite suppressants, including but not limited to, anorectics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions;
- any treatment, care, procedures, services or supplies (including Prescriptions) incurred for the diagnosis, care or treatment of Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD);
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Mental, Nervous and Emotional Disorders;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of autism;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of Alcoholism, addiction to illegal drugs or substances, and/or abuse of illegal drugs or substances;
- any treatment care, procedures, services or supplies incurred for the diagnosis, care or treatment of cirrhosis of the liver;
- any treatment, care, procedures, services or supplies incurred for the diagnosis, care or treatment of routine maternity or any other expenses related to normal labor and delivery, including routine nursery charges and well-baby care;
- any fluoride products;
- any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured;
- any programs, treatment or procedures for tobacco use cessation;
- any charges for blood, blood plasma, or derivatives that has been replaced;
- any treatment, care, procedures, services or supplies of Temporomandibular Joint Disorder (TMJ) and Craniomandibular Disorder (CMD);
- any treatment received outside of the United States, except as provided for in the EXTRATERRITORIAL MEDICAL EXPENSES provision; and
- any services or supplies for personal convenience, including Custodial Care or homemaker services, except as provided for in the PremierChoice Accident Plan.

**ACA Individual Mandate & Shared Responsibility Payment**

The individual mandate under the ACA generally requires individuals to have “minimum essential coverage” in 2014 and beyond, or be subject to payment of an annual “shared responsibility payment”, the amount of which is based, in part, upon the individual’s household income each year. The ACA’s “shared responsibility payment” has also been referred to from time to time as a tax and as a penalty, and is payable to the federal government. Defined Sickness/Illness and Accident Plans are exempt from the coverage and rating mandates of the ACA, and therefore are not considered “minimum essential coverage” under the ACA. If an individual (a) does not receive an ACA exemption annually from the federal government for the individual mandate, or (b) does not maintain “minimum essential coverage” under the ACA for 9 or more consecutive months during each year, (including coverage under one of the following types of plans (i) an employer sponsored group health plan, (ii) a grandfathered health plan, (iii) a non-grandfathered health plan for which the government has granted a waiver of the individual mandate, or (iv) an ACA essential health benefits plan), he will be subject to the ACA’s annual “shared responsibility payment”, even if covered under one of the PremierChoice Defined Sickness/Illness or Accident Plans. For additional information on the individual mandate, “shared responsibility payment”, exemptions from the mandate and other matters concerning the ACA, please visit www.healthcare.gov, the federal government’s website.

The information shown here and in any accompanying literature does not provide full details of the Policy. Different plan provisions may apply in certain states. This brochure is only a brief description of Benefits available. The complete terms of the coverage, including limitations and exclusions, and any state required provisions are in the Policy.
With the purchase of the Premier Choice Defined Sickness/Illness and Our MIGI Rider, You have the one-time right to obtain additional coverage under Our Premier Med Short Term Medical-Surgical PPO Expense Plan without additional medical underwriting or evidence of insurability. Under the MIGI Rider You can exercise this option when You decide You need it, anytime, even in the middle of a claim. This unique option is intended to help You bridge the gap between the Premier Choice Defined Sickness/Illness and Accident Plans and the earliest of the following dates: (i) the earliest possible effective date of coverage for an ACA “qualified health plan” that could be purchased by You through a state or federal administered health insurance exchange in Your state of residence, (ii) the effective date of Your coverage under any health plan that constitutes “minimum essential coverage” under federal law, and (iii) the date coverage under the Premier Med Short Term Medical-Surgical PPO Expense Plan otherwise terminates under the termination of coverage section of such plan.

The Premier Med Short Term Medical-Surgical PPO Expense Plan provides coverage as of the Issue Date for Pre-existing Conditions, disclosed on the original Premier Choice Defined Sickness/Illness application or that manifest during the period of Premier Choice Defined Sickness/Illness coverage, provided they are not otherwise limited or excluded by the Premier Med Short Term Medical-Surgical PPO Expense Plan or any riders, amendments, or endorsements attached to the Premier Med Short Term Medical-Surgical PPO Expense Plan.

### Short Term Deductibles, Coinsurance & Out-Of-Pocket Maximums

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<td>Out-Of-Network Insured Coinsurance Percentage (Sickness &amp; Injury Benefits, Wellness &amp; Screening Benefits)</td>
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<tr>
<td>Out-Of-Network Out-Of-Pocket Maximum per Insured</td>
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<sup>1</sup>Separate Deductible for Out of Network is in addition to the Benefit Deductible.

<sup>2</sup>Separate Deductible for Maternity is in addition to the Benefit Deductible, up to a Maximum Maternity Benefit amount of $6,000.

<sup>3</sup>Applies to each Subsequent Plan.

<sup>4</sup>Based upon initial and 3 subsequent 90 day Plans. Does not include the Separate Maternity Deductible or the Failure to Pre-Certify Treatment Deductible.

The individual mandate under the Affordable Care Act (“ACA”) generally requires individuals to maintain “minimum essential coverage” in 2014 and beyond, or be subject to payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The Premier Med Short Term Medical-Surgical PPO Expense Plan is an insurance plan which provides benefits for a limited duration for covered services and is neither an “essential health benefits plan” under the ACA, a traditional major medical insurance plan, nor a Workers Compensation plan under state law. The Premier Med Short Term Medical-Surgical PPO Expense Plan is “Short Term Medical-Surgical Insurance” and is not considered “minimum essential coverage” under the ACA. Therefore, unless an Insured under our Premier Med Short Term Medical-Surgical PPO Expense Plan has an exemption from the ACA’s individual mandate or maintains “minimum essential coverage” under the ACA, the Insured will be subject to the ACA’s “shared responsibility payment” (See page 23 of this brochure for details).
Sickness & Bodily Injury Benefits

Inpatient Hospital Care
- Hospital - semi-private daily room and board
- Intensive Care Unit - daily room and board
- Hospital miscellaneous medications, drugs, services and supplies ordered by the Insured’s Provider
  Does not include personal convenience items.
- Provider Visits
  One (1) Provider visit per treating Provider per day while the Insured is an Inpatient at a Hospital.

Inpatient Surgery
- Primary Surgeon
- Assistant Surgeon
- Anesthesiologist or Nurse Anesthetist
- Pathologist Fees

Inpatient Breast Reconstruction Incident to Mastectomy

Inpatient Laboratory & Diagnostic Tests
Reconstructive Surgery

Inpatient Radiation Therapy & Chemotherapy

Inpatient Therapy
- Occupational Therapy*
- Physical Therapy*
- Rehabilitation Therapy
- Speech Therapy*
  *Occupational, Physical and Speech Therapy are limited to $50 per visit up to $2,000 maximum per type of therapy per Insured.

Inpatient Transplants
Transplant Travel, Lodging & Food limited to $10,000 per transplant. Not available if the Insured is a donor. Benefit is reduced by fifty percent (50%) for failure to pre-certify.

Orthognathic Surgery

Inpatient Maternity
Inpatient maternity services are covered for normal labor and delivery, cesarean section delivery, and Complications of Pregnancy, subject to a maximum benefit of $6,000 per Insured and an additional Maternity Deductible of $1,000.

Newborn Care

Emergency Room & Other Outpatient Benefits

Emergency Room Services

Emergency & Urgent Care Facility

Emergency Transportation to Hospital by Ambulance

Outpatient Surgery
- Outpatient Hospital or Ambulatory Surgical Center
- Primary Surgeon
- Assistant Surgeon
- Anesthesiologist or Nurse Anesthetist
- Pathologist Fees

Outpatient Provider Office Visits

Telemedicine
  If provided to an Insured receiving the service in a Rural Region of the state.

Second Opinions

Outpatient Prescriptions

Outpatient Laboratory & Diagnostic Tests

Medical Equipment & Supplies

Internal Prosthetic/Medical Appliances

Cancer Clinical Trials

Autism Spectrum Disorder
For Insureds age six (6) and younger. Applied Behavior Analysis limited to $30,000 per Calendar Year.

Outpatient Radiation Therapy & Chemotherapy

Inherited Metabolic Disorders
Prescribed or ordered Medical Foods, metabolic supplements and gastric disorder formulas are covered at fifty (50%) percent up to a maximum of $5,000 per Insured.
Prescribed or ordered amino acid-based formulas for eosinophilic gastrointestinal disorder are covered at seventy-five (75%) percent up to a maximum of $20,000 per Insured.
This benefit is not subject to the Benefit Deductible or Preferred Provider Coinsurance but is subject to the Separate Deductible for Non-Preferred Providers and the Non-Preferred Provider Insured Coinsurance.

Outpatient Therapy*
- Occupational Therapy
- Rehabilitation Therapy
- Physical Therapy
- Speech Therapy
- Cardiac Rehabilitation Therapy
- Pulmonary Rehabilitation Therapy
  *Limited to sixty (60) visits per Insured.
### Emergency Room & Other Outpatient Benefits, cont’d

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<th><strong>Outpatient Habilitation Therapy</strong></th>
<th><strong>Chiropractic Services</strong></th>
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<td>Dental Services – Accident Only</td>
</tr>
<tr>
<td>• Speech Therapy</td>
<td>Skilled Nursing Home</td>
</tr>
</tbody>
</table>

*Limited to sixty (60) visits per Insured.

**Home Health Care**

Limited to forty-two (42) visits per Insured.

**Hospice Care**

Limited to ninety (90) days per Insured.

**Supplies & Services Associated with the Treatment of Diabetes**

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### Wellness & Screening Benefits

**Wellness & Preventive Benefits**

Subject to the Benefit Deductible, the Insured Coinsurance Percentage, any applicable Separate Deductible For Non-Preferred Providers and the Non-Preferred Provider Insured Coinsurance Percentage.

- **Adult Wellness & Preventive Care**
  
  Services Provided while coverage under the Policy is in full force and effect to You and Your Spouse (if such spouse is listed as an Other Insured) for necessary Adult Wellness Preventive Care by a Provider for evidence-based items or services that have in effect, at the time services are Provided, a rating of “A” or “B” in the current list of preventive services recommended for adults by the United States Preventive Services Task Force (USPSTF), but only if explicitly recommended by the USPSTF.

  Adult Wellness Preventive Care does not include charges by Providers for any physical therapy, occupational therapy, or other Outpatient therapy or treatment, or any form of medical or surgical treatment of a Bodily Injury or Sickness.

- **Childhood Wellness & Preventive Care**
  
  Services Provided while coverage under the Policy is in full force and effect by a Provider to each infant, child, and adolescent Insured for Medically Necessary Childhood Wellness Preventive Care for evidence-based items or services that have in effect, at the time services are Provided, a rating of “A” or “B” at ages recommended by the United States Preventive Services Task Force (USPSTF), but only if explicitly recommended by the USPSTF. Childhood Wellness Preventive Care also includes evidence-informed preventive care and screenings Provided for the appropriate age in the comprehensive guidelines supported by the Health Resources and Services Administration and by the American Academy of Pediatrics (AAP) and Bright Futures.

  Childhood Wellness Preventive Care does not include charges by Providers for any physical therapy, occupational therapy, or other Outpatient therapy or treatment, or any form of medical or surgical treatment of a Bodily Injury or Sickness.

**Screening & Examination Benefits**

SCREENING AND EXAMINATION BENEFITS are subject to all applicable definitions, exclusions, limitations, and other provisions contained in the Policy, as well as any riders, endorsements, or amendments attached to the Policy. We promise to pay to or on behalf of each Insured the Company Insurance Percentage of the amount of professional fees and other applicable medical diagnostic or treatment expenses and charges that constitute Covered Expenses incurred by each Insured while coverage under the Policy is in full force and effect for the following described SCREENING AND EXAMINATION BENEFITS, but only after (i) each of the applicable deductibles has been first satisfied by deduction from such Covered Expenses and applied to the applicable Insured for payment and (ii) the applicable Insured Coinsurance Percentage for the Covered Expenses remaining after satisfaction of all applicable deductibles is, likewise, satisfied by deduction from the remaining Covered Expenses and applied to the applicable Insured for payment:

- **Mammography Screening**
  
  One baseline Mammogram for female Insureds between thirty-five (35) and thirty-nine (39) years of age; one Mammogram per year per Insured ages forty (40) and over; or non-routine screening Provided more frequently than above is covered based on recommendation of the Insured’s Provider.

- **Prostate Cancer Screening**
  
  For male Insureds age forty (40) or older who are asymptomatic or who are under forty (40) and have a family history of prostate cancer or another risk factor.

- **Routine Annual Physical Examination**
  
  Limited to one (1) visit for the duration of the Policy for Insureds ages four (4) and up with examination performed by a Provider.
PremierMed Optional Rider

Optional Guaranteed Short Term Medical-Surgical Expense Plan Insurability Rider
(STUP2GIST-IR-GA-FLIC available for an additional premium)

If (i) You are not already covered under an ACA essential health benefits plan, and (ii) the effective date of Your coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is more than ninety (90) days from January 1 of the following calendar year (i.e. the earliest possible effective date of coverage under an ACA essential health benefits plan following the next ACA open enrollment period), You may select the Optional Guaranteed Short Term Medical-Surgical Expense Plan Insurability Rider with Your PremierMed Short Term Medical-Surgical PPO Expense Plan, which will permit You to purchase additional PremierMed Short Term Medical-Surgical PPO Expense Plan(s) on a guaranteed issue basis, if available to residents of Your current state of residence, with a coverage period on the subsequent PremierMed Short Term Medical-Surgical PPO Expense Plan commencing on the termination date of Your initial PremierMed Short Term Medical-Surgical PPO Expense Plan and terminating on the earliest to occur of (i) the earliest possible effective date of coverage for an ACA “qualified health plan” that could be purchased by You through a state or federal administered health insurance exchange in Your state of residence, (ii) the effective date of Your coverage under any health plan that constitutes “minimum essential coverage” under federal law, and (iii) the date coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan otherwise terminates under the termination of coverage section of such plan.

The Optional Guaranteed Short Term Medical-Surgical Expense Plan Insurability Rider is subject to all terms, conditions, limitations, exclusions and definitions contained in such rider and the Policy of coverage to which it is attached.

PremierMed Plan Features

Monthly Renewal Premium Rate Adjustments

Monthly Renewal Premium rates may be increased by Us for any renewal period after the Issue Date, if after the Issue Date: You add Insureds to the Policy; You change residence to a different ZIP code; You change any other coverage option; You change the amount of the Benefit Deductible shown on the Policy Schedule; You change the Insured Coinsurance Percentage shown on the Policy Schedule; You add optional coverage riders, if any; a change occurs in benefits, limitations, exclusions, premium or other material matter; and any change in coverage, limitations, exclusions, or premium is required pursuant to any federal or state law or regulation.

We will notify You at least sixty (60) days before any increase in Monthly Renewal Premium.

Non-Renewability

Coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is limited duration coverage and is NOT renewable after the Scheduled Termination Date. The Scheduled Termination Date is the date coverage is scheduled to expire, unless coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is terminated earlier according to the Termination of Coverage section of the PremierMed Short Term Medical-Surgical PPO Expense Plan. The Scheduled Termination Date is ninety (90) days from the Issue Date.

Termination

Coverage will terminate on the earlier of the coverage termination date stated on the schedule page, the date upon which the Insured is covered under an ACA plan of minimum essential coverage or the earliest possible effective date of coverage under an ACA essential health benefits plan following the next available ACA open enrollment in Your state of residence. Coverage will also terminate for the following reasons: the Scheduled Termination Date; Your Spouse, on the date of Your divorce decree; Your child(ren) nineteenth (19th) birthday (twenty-sixth (26th) if a Full Time Student); the date an Insured becomes eligible for Medicare; the due date of any unpaid Monthly Renewal Premium; the date You terminate coverage; the date We are required by order of an appropriate regulatory authority to cancel the Policy; the date We elect to discontinue offering this type of short term medical insurance coverage in Your state and to terminate all such policies in Your state; the date We receive due proof that fraud or intentional misrepresentation of material fact existed in applying for coverage, subject to the TIME LIMIT ON CERTAIN DEFENSES provision; and the date upon which any Insured is covered under any other short term medical insurance plan.
PremierMed Limitations at a Glance

Coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every section of the PremierMed Short Term Medical-Surgical PPO Expense Plan, as well as the following limitations and waiting periods:

- Any loss or expense incurred as a result of an Insured's Pre-existing Condition is not covered under the PremierMed Short Term Medical-Surgical PPO Expense Plan;
- If, as the result of an Emergency Sickness or an Emergency Bodily Injury, services are rendered for an Insured by a Non-Preferred Provider when a Preferred Provider was not reasonably available in connection with either (i) on an Outpatient basis in the emergency room of a Hospital or (ii) an emergency inpatient admission to a Hospital, then the Covered Expenses incurred will be reimbursed by Us as if such Non-Preferred Provider were a Preferred Provider, up to the point when the Insured can be safely transferred to a Preferred Provider. If the Insured refuses or is unwilling to be transferred to the care of a Preferred Provider after such Insured can be safely transferred, then reimbursement shall thereafter be reduced to the Company's Insurance Percentage for Non-Preferred Providers;
- Insureds have the right to obtain Prescriptions from the pharmacy of their choice. However, if an Insured: (i) uses a Non-Preferred Pharmacy to fill a Prescription or (ii) does not present his/her correct ID card when the Prescription is filled at a Preferred Pharmacy, then such Insured may pay the applicable pharmacy in full and file a claim form with the Company for reimbursement. In either event, the Insured will be reimbursed by the Company at the discounted or negotiated rate for such Prescription that would have been paid to a Preferred Pharmacy by the Company under the PremierMed Short Term Medical-Surgical PPO Expense Plan if the Insured had used a Preferred Pharmacy and properly presented the correct ID card at the time the Prescription was filled; and
- Because the Benefit Deductible under the PremierMed Short Term Medical-Surgical PPO Expense Plan is calculated on the basis of Covered Expenses, it is possible that every dollar an Insured pays for Prescription Drugs at a Preferred Pharmacy may not apply toward meeting the applicable Benefit Deductible.

PremierMed Non-Covered Items at a Glance

Coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is limited as provided by the definitions, limitations, exclusions, and terms contained in each and every section of the PremierMed Short Term Medical-Surgical PPO Expense Plan. In addition, the PremierMed Short Term Medical-Surgical PPO Expense Plan does not provide coverage for expenses charged to an Insured or any payment obligation for Us under the PremierMed Short Term Medical-Surgical PPO Expense Plan for any of the following, all of which are excluded from coverage:

- the amount of any professional fees or other medical expenses or charges for treatments, care, procedures, services or supplies which do not constitute Covered Expenses;
- Covered Expenses incurred before the PremierMed Short Term Medical-Surgical PPO Expense Plan Issue Date;
- Covered Expenses incurred after the expiration of the Scheduled Termination Date;
- Covered Expenses that are not incurred while coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is in full force and effect for the applicable Insured that incurred such expenses;
- any professional fees or other medical expenses incurred for the diagnosis, care or treatment of Mental and Emotional Disorders and Substance Abuse;
- the amount of any professional fees or other medical expenses contained on a billing statement to an Insured which exceed the amount of the Maximum Allowable Charge;
- any professional fees or other medical expenses for treatments, care, procedures, services or supplies which are not specifically enumerated in the SICKNESS AND BODILY INJURY BENEFITS or WELLNESS AND SCREENINGS BENEFITS sections of the PremierMed Short Term Medical-Surgical PPO Expense Plan and any optional coverage rider attached to the PremierMed Short Term Medical-Surgical PPO Expense Plan;
- Covered Expenses You or Your covered family members are not required to pay, which are covered by other insurance, or that would not have been billed if no insurance existed;
- any professional fees or expenses for which the Insured and/or any covered family member are not legally liable for payment;
- any professional fees or expenses for which the Insured and/or any covered family member were once legally liable for payment, but from which liability the Insured and/or family member were released;
- treatment of the teeth, the surrounding tissue or structure, including the gums and tooth sockets of adult Insureds. This exclusion does not apply to treatment: (a) due to Dental Injury to natural teeth (treatment must be provided within ninety (90) days of the date of the Dental Injury) or (b) for malignant tumors;
- Bodily Injury or Sickness due to any act of war (whether declared or undeclared);
- services provided by any state or federal government agency, including the Veterans Administration, unless, by law, an Insured must pay for such services;
- Covered Expenses that are payable under any motor vehicle fault law insurance policy or certificate;
- charges that are payable or reimbursable by either: a) a plan or program of any governmental agency (except Medicaid); or b) Medicare Part A, Part B and/or Part D (if the applicable Insured does not enroll in Medicare, We will estimate the charges that would have been paid if such enrollment had occurred);
- drugs or medication not used for a Food and Drug Administration (FDA) approved use or indication;
- any Bodily Injury or Sickness covered by any Workers’ Compensation insurance coverage, or similar coverage underwritten in connection with any Occupational Disease Law, or Employer’s Liability Law, regardless of whether You file a claim for benefits thereunder;

Pre-existing Conditions that Manifested after the effective date of coverage under the PremierChoice Defined Sickness/Illness and Accident are waived when the PremierMed Short Term Medical-Surgical PPO Expense Plan is purchased via the MI GI Rider (SMIGIST-2015-IR-FLIC)
PremierMed Non-Covered Items at a Glance, cont’d

- administration of experimental drugs or substances, or investigational use or experimental use of Prescription Drugs, except for any Prescription Drug prescribed to treat a covered chronic, disabling, life-threatening Sickness or Bodily Injury, but only if the investigational or experimental drug in question: a) has been approved by the FDA for at least one indication; b) is recognized for treatment of the indication for which the drug is prescribed in: 1) a standard drug reference compendia; 2) substantially accepted peer-reviewed medical literature; or 3) drugs labeled “Caution – limited by Federal law to investigational use”; and c) experimental procedures or treatment methods not approved by the American Medical Association or other appropriate medical society;
- eyeglasses, contact lenses, radial keratotomy, lasik surgery, hearing aids and exams for their prescription or fitting;
- Cochlear implants;
- any professional fees or other medical expenses incurred by an Insured which were caused or contributed to by such Insured’s being intoxicated or under the influence of any drug, narcotic or hallucinogen unless administered on the advice of a Provider, and taken in accordance with the limits of such advice;
- intentionally self-inflicted Bodily Injury, suicide, or any suicide attempt, while sane or insane;
- serving in one of the branches of the armed forces of the United States or of any foreign country or any international authority;
- voluntary abortions, abortifacients or any other drug or device that terminates a pregnancy;
- services Provided by You or a Provider who is a member of an Insured’s Family;
- any medical condition excluded by name or specific description by either the PremierMed Short Term Medical-Surgical PPO Expense Plan or any riders, endorsements, or amendments attached to the PremierMed Short Term Medical-Surgical PPO Expense Plan;
- any loss to which a contributing cause was the Insured’s commission of or attempt to commit a felony or to which a contributing cause was the Insured’s being engaged in an illegal occupation;
- participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight;
- any Bodily Injury caused or contributed to while racing a land or water vehicle, or participation in hazardous avocation including, but not limited to, martial arts, boxing, hang gliding, paragliding, sky diving, hot air ballooning, mountain/cliff climbing, organized competitive sports, ATV riding, or snowmobiling;
- cosmetic surgery or reconstructive procedures, except for Medically Necessary cosmetic surgery or reconstructive procedures performed under the following circumstances: (i) where such cosmetic surgery is incidental to or following surgery resulting from trauma or infection, (ii) to correct a normal bodily function, or (iii) such cosmetic surgery constitutes Breast Reconstruction that is incident to a Mastectomy, provided any of the above occurred while the Insured was covered under the PremierMed Short Term Medical-Surgical PPO Expense Plan and while coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is in full force and effect;
- charges for breast reduction or augmentation or complications arising from these procedures;
- Prescription Drugs or other medicines and products used for cosmetic purposes or indications;
- fertility hormone therapy and/or fertility devices for any type of fertility therapy, artificial insemination or any other direct conception;
- voluntary sterilization, reversal or attempted reversal of a previous elective attempt to induce or facilitate sterilization;
- any operation or treatment performed, Prescription or medication prescribed in connection with sex transformations, or any type of sexual or erectile dysfunction, including complications arising from any such operation or treatment;
- appetite suppressants, including but not limited to, anorectics or any other drugs used for the purpose of weight control, or services, treatments, or surgical procedures rendered or performed in connection with an overweight condition or a condition of obesity or related conditions;
- Prescriptions, treatment or services for behavioral or learning disorders, Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD);
- Prescription Drugs that are immunosuppressants;
- any professional fees or other medical expenses incurred as the result of a Bodily Injury which was caused or contributed by an Insured racing any air, land or water vehicle;
- drugs prescribed for the treatment of any disease, illness or condition that has been excluded from coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan by exclusionary rider, limitation or exclusion;
- Prescription Drugs that are classified as psychotherapeutic drugs, including antidepressants;
- Outpatient Prescription Drugs that are dispensed by a Provider, Hospital or other state-licensed facility;
- Prescription Drugs produced from blood, blood plasma and blood products, derivatives, Hemofil M, Factor VIII, and synthetic blood products, or immunization agents, biological or allergy sera, hematinsics, blood or blood products administered on an Outpatient basis;
- level one controlled substances;
- Prescription Drugs used to treat or cure hair loss or baldness;
- Prescription Drugs that are classified as anabolic steroids or growth hormones except as Provided in the Benefit;
- compounded Prescription Drugs;
- fluoride products;
- allergy kits intended for future emergency treatment of possible future allergic reactions;
- replacement of a prior filled prescription for Prescription Drugs that was covered and is replaced because the original prescription was lost, stolen or damaged;
- Prescription Drugs, which have an over the counter equivalent that may be obtained without a Prescription, even though such Prescription Drugs were prescribed by a Provider;
- any intentional misuse or abuse of Prescription Drugs, including Prescription Drugs purchased by an Insured for consumption by someone other than such Insured;
- Prescription Drugs that are classified as anti-fungal medication used for treatment of onychomycosis;
PremierMed Non-Covered Items at a Glance, cont’d

- programs, treatment or procedures for tobacco use cessation;
- Prescription Drugs that are classified as tobacco cessation products;
- charges for blood, blood plasma, or derivatives that has been replaced;
- treatment received outside of the United States; and
- services or supplies for personal convenience, including Custodial Care or homemaker services, except as provided for in the PremierMed Short Term Medical-Surgical PPO Expense Plan.

PremierMed Non-Waiver

- If billed or submitted charges for medical care and treatment received by all Insureds while coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is in full force and effect are paid by Us by mistake or in error, it does not mean We have any liability for coverage or the payment of any Sickness and Bodily Injury Benefits under the PremierMed Short Term Medical-Surgical PPO Expense Plan for the Sickness, Bodily Injury or condition that resulted in such expenses, and any such mistake and error by Us shall not constitute a waiver of or modification to any of the conditions, terms, definitions, limitations or exclusions contained in either the PremierMed Short Term Medical-Surgical PPO Expense Plan or any exclusionary rider attached to the PremierMed Short Term Medical-Surgical PPO Expense Plan.

- Expenses that are mistakenly applied by Us to the Benefit Deductible or erroneously paid by Us under any section or provision of the PremierMed Short Term Medical-Surgical PPO Expense Plan shall not: a) constitute a waiver of or modification to any conditions, terms, definitions or limitations contained in the PremierMed Short Term Medical-Surgical PPO Expense Plan, specifically including, but not by way of limitation, the definitions of Sickness and Bodily Injury as well as any exclusion, limitation and/or exclusionary riders which may be attached to the PremierMed Short Term Medical-Surgical PPO Expense Plan, or otherwise operate to alter, amend, affect, abridge or modify the PremierMed Short Term Medical-Surgical PPO Expense Plan to which it is attached; b) create or establish coverage of any medical condition, Sickness, disease or Bodily Injury under the PremierMed Short Term Medical-Surgical PPO Expense Plan or under any exclusion, limitation and/or exclusionary riders which may be attached to the PremierMed Short Term Medical-Surgical PPO Expense Plan; or c) affect, alter, amend, abridge, constitute or act as a waiver of the Company’s ability to rely upon, assert and apply such terms, definitions, limitations or exclusions of the PremierMed Short Term Medical-Surgical PPO Expense Plan or any amendments to the PremierMed Short Term Medical-Surgical PPO Expense Plan.

ACA Individual Mandate & Shared Responsibility Payment

The individual mandate under the ACA generally requires individuals to have “minimum essential coverage” in 2014 and beyond, or be subject to payment of an annual “shared responsibility payment”, the amount of which is based, in part, upon the individual’s household income each year. The ACA’s “shared responsibility payment” has also been referred to from time to time as a tax and as a penalty, and is payable to the federal government. Short term medical plans are exempt from the coverage and rating mandates of the ACA, and therefore are not considered “minimum essential coverage” under the ACA. If an individual (a) does not receive an ACA exemption annually from the federal government for the individual mandate, or (b) does not maintain “minimum essential coverage” under the ACA for 9 or more consecutive months during each year, (including coverage under one of the following types of plans (i) an employer sponsored group health plan, (ii) a grandfathered health plan, (iii) a non-grandfathered health plan for which the government has granted a waiver of the individual mandate, or (iv) an ACA essential health benefits plan), he will be subject to the ACA’s annual “shared responsibility payment”, even if covered under the PremierMed Short Term Medical-Surgical PPO Expense Plan. For additional information on the individual mandate, “shared responsibility payment”, exemptions from the mandate and other matters concerning the ACA, please visit www.healthcare.gov, the federal government’s website.

Scheduled Termination Date

The Scheduled Termination Date is the date coverage is scheduled to expire, unless coverage under the PremierMed Short Term Medical-Surgical PPO Expense Plan is terminated earlier according to the Termination of Coverage section of the PremierMed Short Term Medical-Surgical PPO Expense Plan. The Scheduled Termination Date is ninety (90) days from the Issue Date.
Critical Illness Statistics:

- Men have a 1-in-2 lifetime risk of getting cancer. Women have a 1-in-3 lifetime risk.¹
- There are 14.5 million cancer survivors in the U.S.²
- 735,000 heart attacks occur each year — that’s one every 43 seconds!³
- About 795,000 Americans will have a stroke this year — that’s one every 40 seconds!⁴

¹www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer
³From the Heart Disease and Stroke Statistics - 2015 Update http://circ.ahajournals.org/content/early/2014/12/18/CIR.0000000000000152
⁴www.heart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_470704.pdf

<table>
<thead>
<tr>
<th>Critical Illness Condition/Surgery</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Threatening Cancer</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Heart Attack</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Stroke</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Kidney Failure</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Major Organ Transplant</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Permanent Paralysis</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Terminal Illness</td>
<td>100% of the Total Benefit Amount</td>
</tr>
<tr>
<td>Death Benefit - Primary Insured/Spouse</td>
<td>Based on selected monthly premium</td>
</tr>
<tr>
<td>Death Benefit - Dependent Child</td>
<td>Limited up to $15,000 and will not exceed 50% of Primary Insured's coverage or exceed Spouse's coverage</td>
</tr>
<tr>
<td>1st through 90th day Total Benefit Amount for any Life Threatening Cancer</td>
<td>$500</td>
</tr>
<tr>
<td>1st through 30th day Total Benefit Amount other than Life Threatening Cancer</td>
<td>$500</td>
</tr>
</tbody>
</table>

Benefits are reduced by 50% at age 65.
Benefits are reduced by the amount of the Critical Illness Benefit paid.
**Why MedGuard?**

Health coverage provides benefits for medical treatment but doesn’t include benefits for non-medical expenses. Traditional life insurance pays benefits after death. What if You survive a critical illness? Where will You find the financial resources to cover non-medical costs during Your recovery?

If You are diagnosed with a covered condition, MedGuard will give You a lump-sum cash payment!

You can use the cash for any purpose You deem necessary, such as helping to:

<table>
<thead>
<tr>
<th>Protect Your assets from being spent on recovery</th>
<th>Pay COBRA or other insurance premiums</th>
<th>Pay Your taxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replace lost income for You and Your care-giving spouse</td>
<td>Pay home healthcare expenses</td>
<td>Pay travel and temporary housing expenses for You and Your Family while receiving care away from home</td>
</tr>
<tr>
<td>Pay Your mortgage or other obligations</td>
<td>Pay tuition expenses if You need to return to school</td>
<td>Pay for childcare</td>
</tr>
<tr>
<td>Pay out-of-pocket or medical expenses not covered by insurance</td>
<td>Reduce Your debt</td>
<td>Finance or protect Your children’s college tuition</td>
</tr>
<tr>
<td>Pay for experimental treatment</td>
<td>Maintain Your Family’s lifestyle</td>
<td>Maintain Your business during recovery</td>
</tr>
</tbody>
</table>

**EASY Monthly Premium Options**

MedGuard is a money purchase plan with the following premium payment options available through monthly bank draft:

- $20
- $30
- $40
- $50
- $60
- $80
- $100

The benefit amount You receive can help You focus on recovering instead of worrying where You will find the money to pay Your bills.

*CRTIL-06-IP-GA-FLIC is not available in all states. Limitations and Exclusions apply. The MedGuard Plan has a separate brochure. If interested in this coverage, please see the MedGuard brochure and Policy for complete details.*

The individual mandate of the Affordable Care Act (“ACA”) generally requires individuals to maintain “minimum essential coverage” in 2014 and beyond, or be subject to the payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The MedGuard Plan is a life insurance plan with an accelerated death benefit rider, which pays the designated percentage of the Plan’s death benefit to the Insured upon the diagnosis of a covered critical condition or receipt of a covered critical surgery, as such it is not “health insurance coverage” under the ACA, Workers Compensation coverage under state law, an “essential health benefits” under the ACA or considered “minimum essential coverage” under the ACA. Therefore, unless an Insured under the MedGuard Plan has an exemption from the ACA’s individual mandate or maintains “minimum essential coverage” under the ACA, the Insured will be subject to the ACA’s shared responsibility payment. (See page 16 of this brochure for details).
Accidents happen every day and you can’t plan for the unexpected… or can you? You owe it to yourself and your family to have extra protection for your everyday life. America’s Choice Accident Protector gives you the peace of mind of knowing you’ve got extra coverage for those unpredictable yet extremely common accident expenses.

America’s Choice Accident Protector is designed to help fill in the gap between your major medical coverage deductibles, co-payments, and out-of-pocket expenses.

Accident Medical Expense Coverage

We give you the option to select coverage that fits your budget and needs. Choose your coverage amount from the list below.

- $2,500 per insured with $100 deductible
- $5,000 per insured with $250 deductible
- $7,500 per insured with $250 deductible
- $10,000 per insured with $500 deductible
- $12,500 per insured with $1,000 deductible
- $15,000 per insured with $1,000 deductible

What is Accident Medical Expense Coverage?

America’s Choice Accident Protector pays you up to the Accident Medical Expense Coverage for the amount of medical expenses incurred per insured per accident.

Accident Medical Expense Coverage may include: medically necessary treatment by a physician, nurse or dentist; hospital room and board; outpatient surgery; ambulance; dental work to sound natural teeth; drugs; medicines; diagnostic tests and x-rays; oxygen; casts; splints; crutches; blood; plasma; and rental of durable medical equipment for a covered accident or injury. Benefits are subject to your Accident Medical Expense Deductible per accident per insured.

Emergency Air Ambulance

Many accidents require emergency transportation to a hospital or other facility. Rest easy knowing we’ve got you covered regardless of the Accident Medical Expense Coverage selected.

- $4,000 per accident per insured

Your coverage includes the amount of Emergency Air Ambulance expense up to the maximum of $4,000 per accident per insured for medically necessary transportation by air within 90 days from the date of injury sustained in an accident, to the nearest hospital qualified to render treatment in an Emergency.

1GACC-2010-IP-GA-FLIC is not available in all states. Limitations and exclusions apply. The Accident Protector Plan has a separate brochure. If interested in this coverage, please see the Accident Protector brochure and policy for complete details.

2Benefits reduce by 50% on the 65th birthday of the primary insured and the spouse of the primary insured.
Help Cover The Cost Of Deductibles, Co-Pays & Other Expenses Not Covered By Your Major Medical Plan

Accidental Death and Dismemberment

Unintentional Injuries continue to be the fifth leading cause of death in America (Source: National Safety Council, Injury Facts, 2009). With Accident Protector, if an Insured’s Injury results in a loss, We will pay You up to 100% of the AD&D maximum based on this schedule:

- Loss of Life 100%
- Loss of Limbs (two or more) 100%
- Loss of Speech and Loss of Hearing (both ears) 100%
- Loss of Sight (both eyes) 100%
- Loss of Limb (one) 50%
- Loss of Speech 50%
- Loss of Hearing (both ears) 50%
- Loss of Sight (one eye) 50%
- Loss of Hand (one) 50%
- Loss of Foot (one) 50%
- Loss of Hearing (one ear) 25%
- Loss of Thumb and Index Finger (same hand) 25%

Premium Rate Adjustment

We will not raise Your premium rates on an individual basis due to Your personal claims experience. We may raise Your premium rates on Your Renewal Date based on Your Renewal Premium Class for all Policies in Your state.

Accidents CAN Happen . . .

- Children ages 5-14 account for nearly 40% of all sports-related injuries treated in a hospital emergency room. The rate and severity of injury increases with the child’s age.4
- 1 out of 9 Americans seek medical attention for an injury EACH YEAR.5
- Unintentional injuries accounted for 27.6 million visits to the emergency room.5

1AD&D Maximum equal to Accident Medical Expense Coverage Benefit.
2Safe Kids USA, Sports and Recreation Safety Fact Sheet,
3National Safety Council, Injury Facts, 2009

The individual mandate of the Affordable Care Act (“ACA”) generally requires individuals to maintain “minimum essential coverage” in 2014 and beyond, or be subject to the payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The Accident Protector Plan is an accident medical expense coverage insurance plan which provides coverage for the remaining amount of medical expenses incurred per Insured per covered accident, as such it is not “health insurance coverage” under the ACA, Workers Compensation coverage under state law, an “essential health benefits” under the ACA or considered “minimum essential coverage” under the ACA. Therefore, unless an Insured under the Accident Protector Plan has an exemption from the ACA’s individual mandate or maintains “minimum essential coverage” under the ACA, the Insured will be subject to the ACA’s shared responsibility payment. (See page 16 of this brochure for details).
SecureDental* Dental Insurance

Everyone Deserves A Healthy Smile

SecureDental Offers 3 Plans:

**Premium Plan***
- Deductibles: $50 for an Individual; $150 for a Family; Additional Orthodontic Deductible $150 per Insured
- Covers Preventive Care, Basic Care, Major Care & Orthodontic Care
- Calendar Year Maximum Per Insured $1,500; Orthodontic Calendar Year Maximum Per Insured $400

**Saver Plus Plan***
- Deductibles: $50 for an Individual; $150 for a Family
- Covers Preventive Care, Basic Care & Major Care, with Orthodontic Care Services discounted at Preferred Providers.
- Calendar Year Maximum Per Insured $1,000

**Saver Plan***
- Deductibles: $50 for an Individual; $150 for a Family
- Covers Preventive Care & Basic Care, with Major Care & Orthodontic Care Services discounted at Preferred Providers.
- Calendar Year Maximum Per Insured $500

Preventive Care

Benefits include:
- Initial & Periodic oral examinations
- Intraoral X-rays, with/without bitewings
- Prophylaxis (cleaning of the teeth) with/without oral examination

Basic Care

Benefits include:
- Amalgam, silicate cement, acrylic or plastic fillings
- Simple tooth Extractions
- Oral Surgery

Major Care

(Covered on Premium Plan & Saver Plus Plans. For Saver Plan, Insured(s) receive discounted services at preferred providers for Major Care.)

Benefits include:
- Single Crown restorations
- Dentures, including fixed or removable prosthetic devices, complete Dentures, upper & lower
- Root Canal Therapy, including treatment plan & follow-up care

Orthodontic Care

(Covered on Premium Plan. For Saver Plus Plan & Saver Plans, Insured(s) receive discounted services at preferred providers for Orthodontic Care.)

Benefits include:
- Comprehensive Orthodontic Treatment of the adult dentition
- Comprehensive Orthodontic Treatment of the adolescent dentition
- Orthodontic retention (removal of appliances, construction & placement of retainer(s))

See Brochure for a complete listing of SecureDental Benefits

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The individual mandate of the Affordable Care Act (“ACA”) generally requires individuals to maintain “minimum essential coverage” in 2014 and beyond, or be subject to the payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The SecureDental Plan provides benefits for dental only coverage, but it is not Workers Compensation coverage under state law or an “essential health benefits” under the ACA and it is not considered “minimum essential coverage” plan under the ACA. Therefore, unless an Insured under the SecureDental Plan has an exemption from the ACA’s individual mandate or maintains “minimum essential coverage” under the ACA, the Insured will be subject to the ACA’s shared responsibility payment. (See page 16 of this brochure for details).
PROTECT AGAINST THE UNEXPECTED

How Long Could You Survive Financially Without a Paycheck?

- 49% of workers would have difficulty supporting themselves within one month of becoming disabled.¹
- In the U.S., a disabling injury occurs every second.²

¹The Disability Survey conducted by Kelton Research on behalf of the LiFE Foundation, April 2009
²National Safety Council®, Injury Facts® 2010 Ed.

If You become disabled due to a covered accident, IncomeProtector can help pay Your bills for up to 12 months. This means You can spend more time on Your recovery and less time worrying about how You will pay Your bills.

Protect Your Income

In 3 Easy Steps!

1. Choose Your Elimination Period
   - 14 Days
   - 30 Days

2. Choose Your Maximum Period for Benefit Payments
   - 3 months
   - 6 months
   - 12 months

3. Choose Your Monthly Total Disability Benefits
   - $500
   - $1,000
   - $1,500

*ACDIS-2011-IP-GA-FLIC is not available in all states. Limitations and Exclusions apply. The IncomeProtector Plan has a separate brochure. If interested in this coverage, please see the IncomeProtector brochure and Policy for complete details.

The individual mandate of the Affordable Care Act ("ACA") generally requires individuals to maintain "minimum essential coverage" in 2014 and beyond, or be subject to the payment of the annual shared responsibility payment, the amount of which is based, in part, upon the individual’s household income each year (See page 16 of this brochure for details). The IncomeProtector Plan is a short term accident disability income insurance plan which pays monthly benefits to the insured upon totally disability due to a covered accident while the insured is actively employed, as such it is not "health insurance coverage" under the ACA, Workers Compensation coverage under state law, an "essential health benefits" under the ACA or considered "minimum essential coverage" under the ACA. Therefore, unless an insured under the IncomeProtector Plan has an exemption from the ACA's individual mandate or maintains "minimum essential coverage" under the ACA, the insured will be subject to the ACA's shared responsibility payment. (See page 16 of this brochure for details).
Provide Peace of Mind for Your Loved Ones

- Odds of dying as a consequence of heart disease – 1 in 5¹
- Odds of dying as a consequence of cancer – 1 in 7¹
- Total odds of dying, any cause – 1 in 1 (100%)¹

¹National Safety Council

Most Americans need life insurance, and many who already have it may need to update their coverage.

LifeProtector is the Right Choice!

Providing peace of mind for Your family is essential. If something unforeseen were to happen to You, would Your family be taken care of financially? With America’s Choice LifeProtector, You can help provide the financial security Your family needs and deserves.

Advantages of America’s Choice LifeProtector

Convenient

LifeProtector is a great option to add to Your portfolio.

Pure & Simple

Provides protection to help with obligations like mortgage, car payment, childcare or educational expenses and other obligations.

Peace of Mind

Provides protection in the event of unforeseen death.

Not Taxable to Beneficiaries

Provides valuable life insurance benefits that in most instances are free from income tax for the beneficiary.

Economical

With premium payment options from $10 to $50, all in $5 increments, it’s easy to find an economical solution to Your life insurance needs.

☐ $10  ☐ $15  ☐ $20  ☐ $25  ☐ $30
☐ $35  ☐ $40  ☐ $45  ☐ $50

*10TERM-P-GA-FLIC is not available in all states. Limitations and Exclusions apply. The LifeProtector Plan has a separate brochure. If interested in this coverage, please see the LifeProtector brochure and Policy for complete details.
Here's an example of what You might pay for a pair of glasses with PremierVision vs. what You would pay without PremierVision. Let’s say You get an eye exam and choose a frame that costs $163 with single vision lenses. Now let’s see the difference . . .

<table>
<thead>
<tr>
<th>PremierVision</th>
<th>No Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam copay</td>
<td>Exam</td>
</tr>
<tr>
<td>$0.00</td>
<td>$106.00</td>
</tr>
<tr>
<td>Frames</td>
<td>Frames</td>
</tr>
<tr>
<td>$163.00</td>
<td>$163.00</td>
</tr>
<tr>
<td>Frames copay</td>
<td></td>
</tr>
<tr>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td>-$120 allowance</td>
<td>Single Vision Lenses</td>
</tr>
<tr>
<td>($120.00)</td>
<td></td>
</tr>
<tr>
<td>-20% discount off $43 balance*</td>
<td></td>
</tr>
<tr>
<td>($8.60)</td>
<td></td>
</tr>
<tr>
<td>Single Vision Lenses copay</td>
<td></td>
</tr>
<tr>
<td>$10.00</td>
<td></td>
</tr>
</tbody>
</table>

You Pay $54.40 You Pay $347.00

*Non-insurance benefit provided through the EyeMed Insight network. **Savings based on example above and using a Provider in the EyeMed Insight network.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Eye Exam¹</td>
<td>$0 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $35</td>
</tr>
<tr>
<td>Frames²</td>
<td>$10 Copay per Insured; 100% Coinsurance Up to an Allowance of $120</td>
<td>100% Up to an Allowance of $60</td>
</tr>
<tr>
<td>Corrective Standard Lenses²</td>
<td>$10 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $35</td>
</tr>
<tr>
<td>Lined Bifocal Lenses</td>
<td>$10 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $55</td>
</tr>
<tr>
<td>Lined Trifocal Lenses</td>
<td>$10 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $90</td>
</tr>
<tr>
<td>Standard Progressive Lenses</td>
<td>$10 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $90</td>
</tr>
<tr>
<td>Premium Progressive Lenses</td>
<td>$10 Copay per Insured; 100% Coinsurance</td>
<td>100% Up to an Allowance of $90</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Corrective Contact Lenses³</th>
<th>In-Network Benefits</th>
<th>Out-of-Network Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conventional</td>
<td>$10 Copay per Insured; 100% Coinsurance Up to an Allowance of $120</td>
<td>100% Up to an Allowance of $100</td>
</tr>
<tr>
<td>Disposable</td>
<td>$10 Copay per Insured; 100% Coinsurance Up to an Allowance of $120</td>
<td>100% Up to an Allowance of $100</td>
</tr>
</tbody>
</table>

¹Limited to one (1) Comprehensive Eye Examination every twelve (12) months from the last date of service, per Insured.
²In lieu of Corrective Contact Lenses, limited to one (1) purchase every twelve (12) months from the last date of service, per Insured. In no event will Benefits be payable for both glasses and corrective contact lenses.
³In lieu of Corrective Standard Lenses and Frames, limited to one (1) purchase every twelve (12) months from the last date of service, per Insured. In no event will Benefits be payable for both glasses and corrective contact lenses.

*VISION-2015-IP1-GA-FLIC is not available in all states. Limitations and Exclusions apply. The PremierVision Plans have a separate brochure. If interested in this coverage, please see the PremierVision brochure and Policy for complete details.
The information shown here and in any accompanying literature is a brief description only and does not contain the full specifications, limits, and exclusions applicable to the coverage. Important limitations, reductions, and exclusions will apply. The Policy sets forth, in detail, the rights and obligations of both You and the insurance company, and only the Policy defines and controls the rights and obligations of the parties. It is, therefore important that You READ THE POLICY CAREFULLY!

THE PREMIERMED SHORT TERM MEDICAL-SURGICAL EXPENSE PLAN:
THIS IS NOT QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.