



Basic Medical Plan w/ \$100 Wellness Benefit

- Guaranteed Issue**
- Maternity Coverage From Day One**
- HIPAA Compliant**
- “A” Rated Carrier**
- Assignable Benefits**
- PPO Discounts**
- \$100 Wellness Benefit Included**
- Vision Discount Program**
- \$10,000 Accidental Death Benefit**
- COBRA Administration**
- Underwritten By:
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- Aegis Group**
 American Sentinel Insurance Company
 Aegis Security Insurance Company
 A.M. Best Rating: A (Excellent)
- Administered by HCH
 Administration, Inc. 1-800-851-3379

	In-Network HealthLink PPO	Out-of-Network
Summary of Benefits <i>This is intended as a brief summary of the American Sentinel/Aegis Plan; the Insurance Certificate is the official document governing provisions of this Plan.</i>		
Office Visit Benefit <i>No deductible</i>	\$20 Co-pay \$65 per visit maximum benefit	\$35 Co-pay \$65 per visit maximum benefit
Rx Benefit <i>For name brands and generics</i> <i>Members also receive discounts averaging 18%. Available at all major pharmacies across the U.S. (i.e., Walgreens, Wal-Mart, Eckerd, Rite Aid.)</i>	Covered at 50% \$750 annual maximum benefit	
Maximum Benefit Per Accident or Sickness <i>For each separate accident or sickness per covered person</i>	\$2,500 per occurrence	
Deductible Per Accident or Sickness	\$200	
Hospital Care <i>Inpatient and outpatient</i>	Covered at 60%	Covered at 50%
Physician Services	Covered at 60%	Covered at 50%
Chiropractic Services <i>Twelve (12) visits per contract year*</i>	Covered at 60%	Covered at 50%
Additional In-Patient Benefit <i>Pays after per accident or sickness maximum benefit is used</i>	\$200 per day 30 days max per calendar year	
Lab/X-Ray/Diagnostic Care <i>Including interpretation</i> <i>Discount lab program also included for <u>Unlimited Lab Tests</u> at a savings of up to 70% when utilizing these facilities: Quest Diagnostics and Lab Corp</i>	Covered at 60% up to \$750 per occurrence	Covered at 50% up to \$750 per occurrence
Emergency Room/Ambulance <i>Deductible waived if admitted into a hospital or if due to an accident</i>	Covered at 60% After \$350 ER deductible	
Surgery <i>Inpatient or Outpatient</i>	Covered at 60%	Covered at 50%
Other Covered Medical Services <i>Home Health Care Skilled Nursing Facility Hospice Care Physical Therapy Durable Medical Equipment</i>	Covered at 60%	Covered at 50%

All State Mandated Benefits Included
Typically, if a condition is treated in the prior six months, there will be no coverage for that pre-existing condition for 12 months. This varies by state; please see your Insurance Certificate. Credit will be given with proof of prior coverage. All benefits are limited to UCR Charges at the 80th percentile based on data provided by Medical Data Research (MDR).

EdGlen Chamber of Commerce Monthly Rate—Effective January 1, 2010		
EE	EE+1	Family
\$115.75	\$213.75	\$309.75

** This limitation is subject to change based on policy filing and/or state mandates.*