



A Health Alliance Medical Plans Subsidiary

Premier Medical Plan w/ \$100 Wellness Benefit

Summary of Benefits

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.

In-Network HealthLink PPO

Out-of-Network

Office Visit Benefit

No deductible

\$15 Co-pay

\$85 per visit maximum benefit

\$25 Co-pay

\$85 per visit maximum benefit

Rx Benefit

For name brands and generics

Covered at 50%

\$1000 annual maximum benefit

Members also receive discounts averaging 18%. Available at all major pharmacies across the U.S. (i.e., Walgreens, Wal-Mart, Eckerd, Rite Aid.)

Maximum Benefit Per Accident or Sickness

For each separate accident or sickness per covered person.

\$5,000

per occurrence

Deductible Per Accident or Sickness

\$150

Hospital Care

Inpatient and outpatient

Covered at 80%

Covered at 70%

Physician Services

Covered at 80%

Covered at 70%

Chiropractic Services

Twelve (12) visits per contract year*

Covered at 80%

Covered at 70%

Additional In-Patient Benefit

Pays after per accident or sickness maximum benefit is used

\$400 per day

30 days max per calendar year

Lab/X-Ray/Diagnostic Care

Including interpretation

Covered at 80%

up to \$1000 per occurrence

Covered at 70%

up to \$1000 per occurrence

Discount lab program also included for Unlimited Lab Tests at a savings of up to 70% when utilizing these facilities: **Quest Diagnostics and Lab Corp**

Emergency Room/Ambulance

Deductible waived if admitted into a hospital or if due to an accident.

Covered at 80%

After \$350 ER deductible

Surgery

Inpatient or Outpatient

Covered at 80%

Covered at 70%

Other Covered Medical Services

Home Health Care
Skilled Nursing Facility
Hospice Care
Physical Therapy
Durable Medical Equipment

Covered at 80%

Covered at 70%

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

\$185.75

EE+1

\$358.75

Family

\$528.75

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

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:



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