



**"The Nation's Leading
Limited Benefit Health Plans"**

Select Series
HEALTH INSURANCE



A Defined Benefit Health Insurance Plan for AIM Members

Not a Major Medical Health Plan

Affordable Coverage for Individuals & Families

INSURED BENEFITS INCLUDE:

- Any Doctor or Choose a Network Provider
- High Hospital & Surgical Benefit
- ICU/CCU Benefit (Most Plans)
- Daily Hospital Benefit up to 100 Days Annually
- Plan Pays as a % of Medicare Reimbursement
- Doctor Visits
- Hospital Admission Benefit (Most Plans)
- No Lifetime Maximum Benefit Limit
- Anesthesia Benefit
- Up to \$400 for Lab & X-ray
- Up to \$150 for Preventative Care
- Up to \$5,000 Accident Benefit
- HIPAA Compliant for Creditable Coverage
- Maternity Coverage
- CIGNA Discount Dental Included
- No Coordination of Benefits



Select Series

A Defined Benefit Health Insurance Plan

| PLAN BENEFITS | <i>Bronze</i> | <i>Select 500 +</i> | <i>Select 1000 +</i> | <i>Select 2000 +</i> |
|---|--|---|--|--|
| Physician Office Visit: Plan will pay the benefit amount shown for the treatment of a covered illness or injury. | \$40 per visit 5 visits per person per policy year. | \$50 per visit 5 visits per person per policy year. | \$100 per visit 5 visits per person per policy year. | \$100 per visit 7 visits per person per policy year. |
| Diagnostic Testing & X-Ray Plan will pay up to the benefit amount shown. | \$40 per visit 3 visits per person per policy year. | \$50 per visit 3 visits per person per policy year. | \$100 per visit 3 visits per person per policy year. | \$400 per visit 5 visits per person per policy year. |
| Preventive Care Test: Plan will pay the benefit amount shown for a preventative test listed in the Policy Certificate | \$50 per visit 1 visit per person per policy year. | \$50 per visit 1 visit per person per policy year. | \$100 per visit 1 visit per person per policy year. | \$150 per visit 1 visit per person per policy year. |
| Urgent Care/ Emergency Room Visit | \$50 per visit 1 visit per person per policy year. | \$50 per visit 1 visit per person per policy year. | \$100 per visit 1 visit per person per policy year. | No Coverage |
| Daily Hospital Confinement: Plan will pay the daily benefit shown if you are admitted into the hospital as a result of a covered sickness or injury. | \$100 per day Maximum of 30 days per person per policy year. | \$500 per day Maximum of 100 days per person per policy year. | \$1000 per day Maximum of 100 days per person per policy year. | \$1000 per day Maximum of 100 days per person per policy year. |
| ICU / CCU Daily Benefit: Plan will pay the daily benefit shown if you are admitted into the hospital as a result of a covered sickness or injury. | No Coverage | \$500 per day Maximum of 15 days per person per policy year. | \$1000 per day Maximum of 15 days per person per policy year. | \$1000 per day Maximum of 15 days per person per policy year. |
| Hospital Admission Benefit | \$500 per Stay | \$500 per Stay | \$1000 per Stay | \$2000 per Stay |
| Surgery Benefit (Inpatient or outpatient): Plan pays as a % of the Medicare Reimbursement Schedule. No Annual Maximum | 50% of Medicare Schedule | 80% of Medicare Schedule | 80% of Medicare Schedule | 100% of Medicare Schedule |
| Anesthesia Benefit | 20% of surgery benefit | 25% of surgery benefit | 25% of surgery benefit | 25% of surgery benefit |
| Accident Medical Benefit | \$1000 Annual Max.\$100 ded; 100% coinsurance | \$1000 Annual Max.\$100 ded; 100% coinsurance | \$5000 Annual Max.\$100 ded; 100% coinsurance | Optional |
| In-Patient Mental Health Benefit | \$40 per Visit 30 days per policy year | \$50 per Visit 30 days per policy year | \$100 per Visit 30 days per policy year | No Coverage |
| Out-Patient Mental Health Benefit | \$40 per Visit 20 days per policy year | \$50 per Visit 20 days per policy year | \$100 per Visit 20 days per policy year | No Coverage |
| Accidental Death and Dismemberment | \$5,000 per insured (Accidental Death Only) | \$5,000 per insured | \$15,000 per insured | No Coverage |
| AIM RX Prescription Drug Plan | Included | Included | Included | Included |

DISCLAIMER: Our medical plans are a low-cost alternative (**Limited Medical**), providing medical insurance at fixed amounts. The Limited Benefit Medical Plan offered thru **AIM** is a group insurance program. The group insurance benefits vary depending on the plan selected.

This insurance is not major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. The plan limitations are disclosed in the certificate of coverage provided in the fulfillment kit. "For costs and complete details of the coverage, call your insurance agent."

Policies may have a **pre-existing condition limitation. A pre-existing condition is a condition, physical or mental, regardless of cause or condition, for which medical advice, diagnosis, care or treatment was recommended or received from a physician within a 12 month period preceding the effective date of covered person.

The Select Series plans: Bronze, Select 500, Select 1000, and Select 2000 are HIPAA Qualified and are insured by Nova Casualty Company.

Those individuals entering the plan presenting a Certificate of Continuous Creditable Coverage, with no more than a 62 gap in coverage, will receive credit toward the plans pre-existing conditions limitation. In addition, individuals who leave these plans will receive a HIPAA Certificate of Creditable Coverage.

"The Benefits represented in this brochure are contracted through a combination of carriers"

AIM MEMBERSHIP ELIGIBILITY

1. Individuals between the ages 18 and 64 (If applying as a couple, both you and your spouse must be under 65) and dependent children under age 25.
2. Dependent children under age 25.
3. Individuals not in full-time service of the Armed Forces (military).
4. Individuals not eligible for Medicare.
5. Individuals not receiving disability benefits or worker's compensation.

Terms of coverage:

Coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances: a) Non-payment of premiums and fees, b) Residency requirements, c) For other reasons permissible by law.

This is a **Limited Benefit Plan** and may not cover all medical expenses for an illness or injury once the maximum plan payment limits per covered person, per calendar year are reached. Not all benefits and coverages available in all states. Please consult your agent for complete details.

Additional AIM Membership Benefits

AIM Rx Card Benefit

AIM Rx has teamed up with one of the most reliable and reputable International pharmacies operating today. We offer access to your maintenance medications at affordable prices that will be shipped directly to your doorstep. Plan Members will save on average 48% on the cost of their prescription medications.

- Other Benefits:

- No Formulary
- No Deductible & No Maximum
- Order up to 90 supply
- Brand Name & Generics
- On-line Easy Refills & Refill reminders
- New Prescription needed notification
- Safe Prescription Medication

- **Walk-In Pharmacy Discount:** Plan Members will also receive the AIM Rx Discount Card, which allows you to shop locally and receive discounts on your immediate need medications. The AIM Rx Discount Card is accepted by over 42,000 pharmacies so you won't have to look far to save money. No restrictions or usage limit.

- **\$5 Generic Plan:** As part of our commitment to lowering health care costs, AIM Rx offers over 400 prescription drugs at only \$5 per 30 day supply or \$15 for a 90 day supply.

- **Maintenance Prescription Benefit:** Plan members save 48% on about 90% of the 200 most common brand name prescriptions.

- **Quality Customer Service:** With our quick and easy on-line checkout process, you can view your discount savings prior to ordering your maintenance medications. Orders can be placed by fax, phone, mail, or online at www.aimrxcard.com. You can contact us at **1-800-758-1751** and speak with a friendly customer service representative to learn how you can save on maintenance medications.

Dental Care

Immediate savings at over 60,000 participating CIGNA dental providers. 10-50% discounts on nearly every type of dental procedure, including crowns, x-rays and fillings, as well as orthodontia, periodontics and endodontics. No pre-existing conditions or waiting periods! www.thesolutioncard.com.

Vision Care Plan

Reliable, high quality eye care services delivered by a network dedicated to the vision and welfare of AIM Members. Select from independent optometrists, ophthalmologists and opticians and retail locations such as LensCrafters, Pearl, JC Penney, Sears and Target for savings between 15-60%. This plan also applies to LASIK and PRK laser vision procedures. www.thesolutioncard.com.

Hearing Care Plan

Have access to the nation's largest network of audiologists with more than 1,500 locations. Receive a FREE hearing aid evaluation and enjoy discounts of up to 20% for other services and supplies.

Diabetes Care Discount Plan

Members receive a comprehensive diabetes maintenance program to help take charge and manage chronic diabetes conditions. The program provides access to a full line of state-of-the-art glucose meters, test strips and lancets. Members experience savings between 10-40% every month, compared to average retail prices on diabetic supplies.

Chiropractic Care Plan

There is a large body of evidence suggesting that lower back pain is more effectively treated using chiropractic services over traditional medical treatments. This is often more cost effective with greater patient satisfaction. Members can choose from 19,000 licensed chiropractors across the nation, have access to FREE consultation, then save up to 50% on all diagnostic services and 20% to 40% for other services and supplies. There are no limits on your choice of therapy or number of visits per year.

24 – Hour “Ask a Nurse” Hotline

You will speak with a registered nurse who can answer your questions and provide you with health and medical information. Members receive information about symptoms, medical terms, procedures, diseases, treatment options and medications. The 24 Hour Nurse Hotline is standing by for:

- Telephone conversations with Registered Nurses 365 days a year.
- 24/7 internet access to a library of specific health-related topics
- Recorded messages that can be downloaded

Patient Advocacy

Patient Advocacy is a patient assistance program designed to help lower overall Health Care Costs, and that means reducing your potential out-of-pocket expenses. Let your personal patient advocate representative help you stay healthy without breaking the bank.

Additional Member Savings:

- Alternative Medicine
- Massage Therapy
- Physical Therapy
- Health Club Membership

Optional Riders



Choose from one of the available riders to increase your plan coverage.

\$5,000 or \$10,000 Family Accident Rider

This rider covers you and your entire family up to \$5,000 or \$10,000 for medical expenses due to an accident; with only a \$100 deductible the plan then pays 100% of the medical costs to \$5,000 or \$10,000 of reasonable and customary charges.

- Ambulance ride covered 100%, Air Ambulance up to \$4,000!
- No Limit on how many times an insured's family uses the policy
- \$1,000 Accidental Death & Dismemberment Insurance for primary insured only.

Hospital Rider

The plan pays on an Indemnity basis \$500 per day in the hospital for 31 days per calendar year. Plan pays an additional \$500 per day if the insured is in ICU or CCU for an additional 31 days per calendar year. Benefits are in addition to any other benefits received by the policy.

Critical Illness Rider

Carrier pays a onetime \$10,000 benefit for the diagnosis of a critical illness. Family coverage covers primary insured and spouse. Pre-existing conditions covered after 12 consecutive months of coverage. Ten critical illnesses are covered, call your agent for details.

IMPORTANT: Riders are **NOT** HIPAA Qualified and are not insured by Nova Casualty Company.

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For More Information Contact:

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