

# Towne Air Freight Settlement Deducted Voluntary Health Benefits

## Risk Reducers Medical Benefit Plan Highlights

- \* Guarantee Issue - No medical questions
- \* No Pre-existing Condition Limitations
- \* First Dollar Coverage - No deductibles or co-pays
- \* National Provider Network Included, [www.nppn.com](http://www.nppn.com)
- \* Prescription Drug Benefits
- \* Disability Income Protection
- \* Dental
- \* Easy Online or Phone Enrollment



## Product Summary

Homeland SecureCare is a benefit program that provides a wide array of **first-dollar** accident and sickness coverages, including specified benefits for emergency room and other hospital-related care, health screenings, in-hospital stays, doctors' office visits, well child care and critical illness. SecureCare offers a cost-effective way to provide access to doctors, clinic and healthcare facilities nationwide as well as providing real benefit dollars to cover health care costs for you and your family.

## Product Selection

You have the opportunity to enroll in one of three programs; **SecureCare 500**, **SecureCare 750**, and **SecureCare 1000**. You will also be able to choose from a selection of optional benefits such as **Disability Income Protection**, additional **Dental** coverage, and **Term Life** up to \$50,000

There are NO health questions.

All pre-existing conditions are covered. However there is a 12 month pre-x on the Lump Sum Critical Illness benefit.

Please call the number below with any questions and to enroll. Please have your Spouse and Dependent information ready for the enrollment specialist.

Once your enrollment has been taken, your fulfillment package will be mailed to your home address. It will include plan information, certificate of coverage and wallet friendly I.D. Cards.

***SecureCare is NOT a major medical plan and is NOT intended replace your major medical coverage.***

Administered by:



## Sample Rates:

Monthly Premium	Insured	+ Spouse	+ Child(ren)	Family
SecureCare 500	\$127	\$200	\$211	\$274
SecureCare 750	\$167	\$274	\$290	\$385
SecureCare 1000	\$198	\$335	\$363	\$489

Enrollments can be made by phone :

**1.888.348.7669**

[www.homeland4one.com/towneairfreight](http://www.homeland4one.com/towneairfreight)

# Plan Options

	SecureCare 500	SecureCare 750	SecureCare 1000
<b>Preventive Benefits</b>			
Physician's Office (per visit – 3 visits pp/py - 6 visits per family/py)	\$50	\$75	\$75
Health Screening (per treatment– 3 visits py)	\$25	\$50	\$75
Routine Well Child (per visit-6 visits py)	\$40	\$50	\$60
Oklahoma Only: Immunization Benefit	\$20	\$20	\$20
Diagnostic, X-ray, & Lab (per test – 6 tests pp/py)	\$50	\$100	\$125
Emergency Room (per visit – 4 visits pp/py)	\$100	\$150	\$250
<b>Hospital Benefits</b>			
Hospital Admission	\$500	\$750	\$1,000
Hospital Confinement Benefit - 30 Days per confinement	\$500	\$750	\$1,000
Intensive Care Unit (per day)	\$500	\$750	\$1,000
<b>Surgery Benefits</b>			
Surgical Schedule (% of scheduled amount)	100%	100%	100%
Anesthesia (% of surgical scheduled amount)	25%	25%	25%
Ambulatory Surgery Center (per day)	\$100	\$150	\$250
<b>Other Benefits</b>			
Critical Illness (1st diagnosis)	\$2,500	\$5,000	\$10,000
Critical Illness Waiting Period (days)	30	\$30	30
- Invasive Cancer Benefit %	100%	100%	100%
- InSitu Cancer Benefit %	25%	25%	25%
- Heart Attack Benefit %	100%	100%	100%
- Stroke Benefit %	100%	100%	100%
- Renal Failure Benefit %	100%	100%	100%
- Coronary By-Pass Surgery Benefit %	100%	100%	100%
- ADL Deficit Benefit %	100%	100%	100%
<b>Accidental Death Benefits</b>			
Accidental Death Benefit	\$20,000	\$30,000	\$40,000
Common Carrier Benefit	\$5,000	\$7,500	\$10,000
<b>Dismemberment Benefits</b>			
Loss of Both Hands OR Both Feet	\$10,000	\$15,000	\$20,000
Loss of Sight in Both Eyes	\$10,000	\$15,000	\$20,000
Loss of One Hand AND One Foot	\$10,000	\$15,000	\$20,000
Loss of One Hand AND Sight in One Eye	\$10,000	\$15,000	\$20,000
Loss of One Hand OR One Foot	\$10,000	\$15,000	\$20,000
Loss of Speech AND Hearing in Both Ears	\$10,000	\$15,000	\$20,000
Loss of Hearing in One Ear	\$10,000	\$15,000	\$20,000
Loss of Thumb AND Index Finger of Same Hand	\$10,000	\$15,000	\$20,000
Loss of One or More Fingers OR Toes	\$2,500	\$2,500	\$2,500
Loss of Sight of One Eye	\$10,000	\$15,000	\$20,000
<b>Dislocations &amp; Fracture Benefits</b>			
Dislocation Benefits (all)	\$1,000	\$1,250	\$1,500
Concussion	\$100	\$125	\$150
Fractures – Rib	\$500	\$500	\$500
Fractures – Other *	\$1,000	\$1,250	\$1,500
<ul style="list-style-type: none"> <li>Covered fractures include Pelvis, Skull, Neck, Thigh, Upper Arm, Ankle, Lower Leg, Elbow, Heel, Shoulder Blade, Lower Jaw, Collarbone, Forearm, Wrist, Vertebrae, Sternum, Knee cap, Cheekbone, Hand, Foot, and Coccyx</li> </ul>			
<b>Homeland Value Added Benefits</b>			
3-Tier Discount Prescription Card	Included	Included	Included
CAREington International Dental Discount	Included	Included	Included
Vision Discount Program	Included	Included	Included
Homeland Lab & Imaging	Included	Included	Included
Accident Medical Benefit (per occurrence)	\$2,000	\$2,000	\$2,000

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