

COMPLETECARE *Personal Health Plans*

MEDICAL SAVINGS PLAN

MSA-Qualified Plans!

So, how do they work?

- If you are qualified for a Medical Savings Account (MSA), you can either choose our recommended MSA account managers or use your own to setup an MSA to finance your healthcare expenditures while working towards satisfying your health plan deductible. **Your Medical Savings Account is funded with pre-tax dollars. This reduces your taxable income and can save you money at tax time!**
- Your medical bills can be paid from your Medical Savings Account until you have met your plan's maximum out-of-pocket amount. The plan then pays 100% of covered expenses for the remainder of the calendar year.

The PPO Advantage

Use your Preferred Provider Organization (PPO) network to obtain the highest level of coverage.

Let your PPO work for you! You can save up to 40% on healthcare charges when you use a network provider.

What's more, selecting the most competitive PPO network may also reduce your monthly premiums!

Automatically Included!

Personal Assistance Program and 24-Hour NurseLine deliver around-the-clock access to medical, financial, and legal counselors.

MEDEX Plus Travelers Emergency Program offers travel evacuation benefits and 24/7 professional management of catastrophic medical incidents that occur 100 miles or more from home.

Discount Drug Card Feature saves you money on your purchases of all prescription items, including non-covered "lifestyle" drugs such as Viagra and weight-loss medications. Simply present your health plan I.D. card at a participating pharmacy to receive your discount.



Key Features

- **Insured by an "A-rated" carrier.** Fidelity Security Life Insurance Company is rated A- (**Excellent**) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry.
- **\$5,000,000 per person medical benefit** while insured, \$1,000,000 per calendar year. Mental & Nervous / Chemical Dependency per person combined \$10,000 maximum benefit while insured.
- **Lower rates for non-tobacco users.**
- **No ineligible occupations or employment requirements.**
- **Flexible billing options** including monthly bank draft, credit card, direct bill and list bill.
- **Initial 12-month rate guarantee.**

INSURERS
ADMINISTRATIVE
CORPORATION

CCP Medical Savings OV 04-03

PLAN OVERVIEW

MEDICAL SAVINGS PLAN

1 Calendar Year Deductible / Maximum Out-of-Pocket Choices¹

Insured Only		Insured & Dependent(s)	
Deductible	Maximum out-of-pocket <i>(Including deductible)</i>	Deductible	Maximum out-of-pocket <i>(Including deductible)</i>
<input type="checkbox"/> \$1,700.....	\$3,350	<input type="checkbox"/> \$3,350.....	\$6,150
<input type="checkbox"/> \$2,500.....	\$3,350	<input type="checkbox"/> \$5,050.....	\$6,150

You and your dependents share one common deductible amount!

2 Your Coinsurance

In-Network

Plan **pays 100%** for the calendar year after your selected deductible is met.

Out-of-Network

Plan **pays 70%** after your selected deductible is met, up to the maximum out-of-pocket amount, then the plan **pays 100%** for the calendar year.

Network and out-of-network expenses **combine** to apply towards your calendar year maximum out-of-pocket amount!

3 Your Optional Outpatient Prescription Drug Benefit Choices²

Optional outpatient prescription drug benefit

Covered prescription drugs are paid the same as any other illness at participating pharmacies.

4 Your Optional Vision Benefit

- Option 1 - \$10 Exam / \$25 Lenses / \$100 Frame Allowance**
- Option 2 - \$20 Exam / \$20 Lenses / \$100 Frame Allowance**

Consult vision plan overviews for complete descriptions.

Benefits

After your deductible has been met, in-network benefits are paid at 100% coinsurance up to plan maximums, unless stated otherwise. Out-of-network charges are covered at 70% after you have met your plan deductible. When your maximum out-of-pocket is reached, the plan pays 100% of covered charges.

Physician Office Visits • Tests, Services and Supplies • Mammography • Ground/Air Ambulance • Emergency Room Charges • Surgery in the Physician's Office • Home Health & Hospice • Hospital & Other Facility Charges • Inpatient Care • Inpatient & Outpatient Surgery • Skilled Nursing Facilities

Non-surgical Back Treatment & Chiropractic Care

Pays up to \$500 per person, per calendar year.

Outpatient Mental & Nervous • Outpatient Chemical Dependency³

Paid at 50% up to \$25 per visit, maximum of 50 visits or \$1,250 per calendar year.

Organ Transplants

United Resource Network Centers of Excellence - up to plan maximums.

Preferred Provider Networks - up to \$250,000 while insured.

Non-Network providers - up to \$175,000 while insured.

Inpatient Mental & Nervous³

Deductible & coinsurance apply.

Maximum of 10 inpatient days, up to \$2,500 per calendar year.

Mail Order and Internet Prescription Drug Purchases

Enjoy the convenience of mail order and/or Internet purchases by ordering up to 3 months' supply of your prescription drugs and items. You can use your discount feature or your optional drug coverage benefit to purchase prescription drugs and items.

Policy Form M-5028, M-5031 & M-9004. Underwritten by Fidelity Security Life Insurance Company, Kansas City, MO. Provisions, benefits and limitations may vary according to your state of residence. For additional details, see the CompleteCare *Personal Health Plans* Information Brochure (and brochure insert, where applicable), and the Certificate of Insurance.

¹ -Calendar year deductible / maximum out-of-pocket amounts are subject to change annually for the plan to remain MSA-qualified.
² -Includes oral contraceptives. In TX & NV, if optional outpatient Rx Card is not purchased, oral contraceptives (and in NV, contraceptive devices) are covered same as any other illness.
³ -Combined benefit for mental & nervous and chemical dependency is \$10,000 while insured.