

Med Sense Guaranteed Association Membership Booklet

Your membership booklet is designed to provide you with important details on how you can access your Med Sense Guaranteed Association (MSGA) benefits as well as the Limited Medical Indemnity Benefits plan, Health Essential NJHealthPlus+. Should you have any questions, please feel free to give us a call for further assistance.



Health Essential

Medical Care Solutions
Limited Medical Indemnity Benefits

Health Essential NJHealthPlus+

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The insured limited medical indemnity benefits are underwritten by:
United States Fire Insurance Company
Rated “A” (Excellent) by A. M. Best 2010

Disclosure

*This brochure is a brief description of the Health Essential benefits for members of the Med Sense Guaranteed Association. The exact provisions are contained in the Master Policy issued to the Med Sense Guaranteed Association. The master Policy shall control in the event of any conflict between the Policy and this Brochure.

*This is limited medical indemnity coverage. It is not major medical coverage and it is not designed as a substitute or replacement of basic health insurance or major medical insurance.

Directions for Accessing Services

Accessing information on your Med Sense Association benefits

1. Your membership in the Med Sense Guaranteed Association (MSGA) provides discount services and benefits. A complete listing of membership benefits are listed in this booklet. Please also visit www.medsensememb.com for the most updated list of benefits and other levels of membership.
2. Contact MSGA customer service at 1-800-992-8044 with any questions concerning your MSGA discount services available.

Accessing a provider for the Limited Medical Indemnity Benefits

1. You may visit any licensed physician, hospital or medical facility under your membership plan. Make sure you take your membership card with you. If your provider accepts assignment of benefits the provider can submit your claim and payment for covered expenses will be sent to the provider. You will be responsible for any additional charges not covered by your plan. If your provider does not accept assignment, you are responsible for payment to your provider. Simply submit your claim form following your service visit and you will be reimbursed subject to the terms and conditions of your certificate of insurance.
2. Please contact customer service at 1-877-548-2826 x166 with any questions regarding the benefits provided in your plan or if you have questions on how to submit your claim for reimbursement.

Accessing a provider for your Beech Street PPO Network* This is non-insurance and not affiliated with United States Fire Insurance Company.

Members under this plan may choose to be treated within or outside of the Beech Street Network. Beech Street consists of hospitals, physicians, and other health care providers organized into a network for the purpose of delivering quality health care at affordable rates. The Beech Street network has negotiated with medical service providers for a reduced fee over the customer fees of non-network providers. Reimbursement rates will vary according to the source of care as described in your Plan Benefits. In order to use the services of a participating provider, you must present the Identification Card that is provided to you upon purchase of your plan. To determine which providers are in the Beech Street Network, call 800 432-1776 or go online to www.beechstreet.com.

Med Sense Guaranteed Association

Who is Med Sense Guaranteed Association (“MSGA”)?

Med Sense is a Not-For-Profit Illinois corporation. Through your membership in MSGA, you will enjoy discounts on a variety of Health and Travel services. Following is an overview of your membership benefits. Please visit www.medsensemembere.com for the most current membership benefits listing.

What are the Association Membership Benefits?

GymAmerica.com

As a member, you and your family receive special pricing at GymAmerica.com*, the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. GymAmerica.com features Genesant’s state-of-the-art nutritionist and personal trainer software, honored by *Forbes* magazine with its “Best of the Web” award.

GymAmerica.com features:

- Personalized meal plans tailored to your needs and goals
- Interactive program that uses your entered results to keep your diet on track
- Smart weekly grocery shopping lists
- Convenient at-a-glance calorie, fat, carb, and protein totals
- Customized workouts to match your fitness level
- Access-Anywhere online workout calendar and log

Use the Web’s best interactive exercise and diet program to get your body in shape! Members receive the promotional discount price—three months for the price of two—of only \$19.98. Visit www.gymamerica.com/NAC and sign up today!

* *GymAmerica.com is a proprietary Web property of Genesant Technologies, Inc.*

Discount Hearing Service

Your source for discounts on quality hearing aids and accessories

Association Hearing Services is a nationwide plan that offers its members premium, name brand hearing aids at huge savings on a no-risk, 100% satisfaction-guaranteed basis. The professional, licensed staff are happy to discuss your hearing needs and provide recommendations for the best solution to your hearing problems.

If you already have results from a hearing test, you can e-mail, fax, or send the information to the Hearing Service. Or you can take a free online hearing test yourself by visiting the website at www.easyhearing.com.

The hearing instruments offered through this mail-order plan typically save a member between **50%-60%** off the prices of most local audiology clinics or dispensing offices. Association Hearing Services has over 45 years of experience and hundreds of thousands of satisfied clients.

Call or write today for additional information and a free brochure: **Association Hearing Services, 4435 Manchester Drive, Rockford, Illinois 61109, 1-800-333-HEAR(4327)**. Or e-mail at info@lloydhearingaid.com.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile available so emergency medical personnel can administer appropriate care.

When you send in your completed Gateway Medicaid Data Form, it is reduced in size and printed on a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Please note that separate papers or other forms cannot be accepted; be sure all information appears on the Gateway Medicaid Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have online access, please call **1-800-992-8044** to have a member service representative send you a Personal Medical Profile form to complete.

Vitamin Discount

HealthFitLabs is an online/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

Visit the website, HealthFitLabs.com, to browse several different product search options including categories such as Healthy Lifestyle, Vitamins & Minerals, Bath & Personal Care, and Healthy Pets.

You can also search by health condition. For instance, they have supplements for Eye Health Support, Blood Sugar Support, Mood Support and more. Or shop by brand name; there are 1,900 products available on their website. Most vitamins are available to ship within 24 hours.

Visit www.HealthFitLabs.com and enter **NAC** as the coupon code at checkout to receive an additional 15% off online prices that are already reduced 5-35%!

You can also save up to 30% off catalog prices! Call **1-888-757-2454** to place your order and start saving today! Just mention **NAC** as your coupon code.

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members, with unlimited usage!

Simply present your Association member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS**.

ID Allowance Code: #9133281 (NAC).

24-Hour Nurse Helpline Plan

In an effort to assist our members to become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Confidential availability to registered nurses 24 hours a day at **1-800-982-2401**.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Call Member Services at **1-866-215-1376** to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - A recently diagnosed medical condition
 - Prescription and over the counter medication information

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24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance. Once registered, you will receive emergency roadside assistance membership materials including membership cards that will enable you and your family to get assistance from a participating service provider whenever car troubles arise.

You will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.

You are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, you must register in advance of using the service and receive your roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, simply call Member Services at **1-866-215-1376**. Road America will send you a membership kit detailing the services of the program.

Association Travel Club

Gulliver's Travel, an American Express Travel Services Representative, is the official agency for the Association Travel Club. Gulliver's offers competitive pricing and great service on the purchase of air travel, tours and cruises.

- **Cruises:** Special group departures and discounts on cruises.
- **Tours:** Special group departures and promotional sales on tours.
- **Air Travel:** Group discounts and personalized low airfare assistance.

For personalized travel planning, call Beverly Noah at Gulliver's Travel at **1-214-728-1207** or send an e-mail to **bev@gullivers.com**.

Car Rental Discounts

Take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.

Using this Service is Easy!

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Avis®: 1-800-239-6536 - ID# B381920

Budget®: 1-866-928-3438 - ID# X736134

Dollar® Rent A Car: 1-800-800-4000 - ID# CT5253

Note: Some blackout dates and restrictions may apply. 24-hour advance reservations are required.

Travel Assistance Plan

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

The following is a summary description only of the program's services. The master document provides complete details of services and conditions. You may request a copy by contacting member services at **1-866-915-1150**.

Lifeguard Emergency Travel is the program provider of these Travel Assist services. Members have access to the following services provided Lifeguard Emergency Travels Assistance Center has been contacted first.

To arrange for service, call 1-888-965-9500 (1-817-416-4960 outside North America)

- **Emergency Evacuation/Repatriation.** If a member suffers an illness or injury while traveling over 100 miles away from home, and cannot be treated by a local medical facility, the member is transported by the most appropriate means to the nearest hospital capable of providing necessary medical treatment.

- **Transportation of Mortal Remains.** If a member loses his/her life while traveling over 100 miles from home, the member's remains will be returned to the member's place of residence.
- **Transportation of Escort.** If the member needs emergency evacuation by air ambulance or repatriation by covered commercial airline, the member's spouse, other family member, or companion is free to accompany the member in flight, subject to space availability with priority given to medical equipment and personnel.
- **Family Visitation.** If a member is traveling alone and is expected to be hospitalized for more than 7 days, the spouse or another family member will be flown in to be with the member. Also, expenses for accommodations and transportation during their stay, up to \$100.00 per day for 10 days, are provided.
- **Minor Children Return/Escort.** If a member requires emergency evacuation, hospitalization for over 24 hours, or in the event of death, and the minor children are left unattended, transportation home is furnished for them.
- **Vehicle Return.** The Travel Assist Provider will return the member's vehicle home and bear the cost up to \$1,000.00 when illness, injury, or death requires emergency evacuation or repatriation and the member is unable to drive the vehicle.
- **24-Hour Information Service.** Helpful information before and during travel is available to the member. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include information on required documents, immunization requirements, State Department Travel Advisory warnings, weather and hazard information about foreign locations and more.
- **Medical Monitoring.** If a member needs to be medically monitored, the Travel Assist Provider's duty physician will monitor the case, while acting as a liaison between the member, the local treating physician, and the family physician as needed.
- **Medical Referral.** The Travel Assist Provider will arrange referrals to a local doctor or hospital, when a member needs help in locating a doctor or hospital while traveling.
- **Guarantee of Medical Expenses.** If a member needs help for overseas claims, the Travel Assist Provider will arrange for a payment or guarantee of payment to providers, based on participant's personal resources.
- **Insurance Coordination.** If a member needs help for overseas claims, the Travel Assist Provider will assist in coordinating the claims procedure with the appropriate insurance program.
- **Lost Documentation Service.** If a member needs help to replace lost or stolen travel documents (i.e., passport, tickets, credit cards, etc.), the Travel Assist Provider will advise and assist where possible in their replacement.
- **Legal Assistance.** If a member needs help finding a local attorney or embassy, arranging bail, cash advances, or coordination of payment for legal services from available resources of the traveler, the Travel Assist Provider will arrange referrals.
- **Emergency Delivery of Prescription Items.** If a member needs prescription medication or lenses not available locally, the Travel Assist Provider will organize the delivery of the prescribed item when possible and legally permissible, to the member upon written authorization of the prescribing physician.
- **Emergency Cash Transfer and Advances.** The Travel Assist Provider will arrange for emergency cash advances and transfers through additional sources including hotels, banks, Western Union, etc. if a member needs cash as a result of loss or theft, based on participant's personal resources. Limit of \$500 per transaction.

This is NOT insurance. This is NOT available to Connecticut and Florida residents.

HopTheShops.com

Through a special arrangement with eGroupManager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall. HopTheShops.com includes more than 150 stores. Find high quality items at low prices for the best deals in America. Each vendor in the mall has been scrutinized carefully.

HopTheShops.com offers the best value on quality items coupled with excellent customer service.

Here's a list of categories:

- Sporting Goods
- Health & Beauty Products
- Automobiles
- Office Equipment & Services
- Learning Tools/Education
- Music & Entertainment
- Home & Garden
- Pet Supplies
- Savings & Coupons
- Cards & Gifts
- Computers & Electronics
- Wine, Liquor & Cigars
- Travel
- Books
- Art
- Toys
- Fashion
- Food

Whether you are looking for a laptop or a new car, you can comparison shop and actually view the items before buying. All of the vendors offer secure sites, prompt delivery service, and full customer satisfaction guarantees.

Preferred Member Program

By signing up with HopTheShops.com, you will receive access to special features that are for members only. HopTheShops.com will provide you with a "Members Only" newsletter, as well as special offers and discounts from their vendors (beyond the discounts already offered).

Why Are Prices Lower Online?

Internet merchants do not have the costs of maintaining a brick and mortar storefront. They also sell in large volume. This large volume, coupled with the lower overhead, results in savings for you.

How To Access HopTheShops.com

1. Go online to **www.hoptheshops.com**.
2. If you have previously registered at eGroupmanager, enter your e-mail address and password in the "Cyber Mall Log-in" section.
3. If this is your first visit, click on "Register" in the "Become a Mall Member" section. Please fill in all of the information fields to open your account. You may also use this same e-mail address and password to access your association services and information at www.egroupmanager.com.
4. If you have questions, contact HopTheShops.com by phone at **1-800-992-8044** or by e-mail at **support@hoptheshops.com**. Or you may contact them by fax at (636) 530-7777 and by mail at HopTheShops.com, 16476 Wild Horse Creek Road, Chesterfield, MO 63017.

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you *can* provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The SafetyNet Child ID Card registration application is available for download at www.SafetyNetChildID.com. If you do not have Internet access, call member services at **1-800-992-8044** (8:30 am to 4:30 pm Central Standard Time) for a SafetyNet Child ID Card registration application.

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discount offers. Use it across the country or close to home.

By using your book, you can:

- Save at the country's most popular theme parks and recreation destinations.
- Save at the box office. Get reduced ticket prices at the nation's largest movie theatre chains.
- Save up to 50% off the rack room rates at more than 4,400 participating hotels, motels, and inns worldwide.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.

Receiving Your Savers Club® Book is Easy

Simply fill in and mail the order form located below. Once you receive the current year's book, you can order next year's edition by using the re-order form located in the book or by calling **1-800-251-2311**.

Savers Club® Book Order Form

I am an Association member, and would like to receive a Savers Club® Book. Please send it to the address below.

(Please print clearly.)

Name:

Address:

City:

State: Zip:

I am a member of: Med-Sense Guaranteed Association

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Note: Please allow 4-6 weeks for delivery.

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Floral Discounts

Welcome to "My Online Florist" Member discounts. Your Association membership lets you send flowers anywhere in North America from the website or by phone. As an association member, you will receive a 40-60% discount from most retail flower shop prices.

Just log on to www.nacassociation.myonlineflorist.com to place an order! You may also take advantage of these important services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention Association Member Number **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! (Please note that phone orders are priced slightly higher to reflect the additional service required.)

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—My Online Florist's experienced, friendly Floral Coordinators can assist you in selecting the perfect gift and assure you that your order will be delivered promptly. They ship UPS and FedEx next day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift in your own neighborhood or North America, My Online Florist can deliver your sentiments beautifully... easily... and expertly!

Carperks Buying Network

Many people dislike shopping for automobiles because they dread the anticipated hassle and the possibility of overpaying for a car. This program allows association members to benefit from a National Corporate Pricing Program that solves these issues. *Carperks* is currently offered as a "free perk" to employees of Coca-Cola, Verizon Wireless, American Airlines, Office Depot and several hundred other companies—and now, to you.

The *Carperks* dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

Enjoy Car Buying Made Easy!

1. Log onto **www.carperks.net** to register with the program. Use PIN number **NAC11269**.
2. Select the make and model of the automobile you would like to purchase or lease.
3. You will receive, by e-mail, a personalized certificate that specifies the name, address and phone number of your local participating dealer, and a specific contact name at the dealership. The contact person is well trained in the *Carperks* program and has pledged to uphold the *Carperks* commitment to you.
4. You print out the certificate, call the named contact person at the dealership, and make arrangements to meet with him or her. After the exact vehicle you want is identified, the National Corporate price is quoted and you may accept or reject the deal with no obligation.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Discount levels vary based on product—generally from **3%-10%** off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits.

To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit www.hp.com/go/BusinessAdvantEdge.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp, clean, creative and custom-built to your Website specifications. We can also host your Website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy limitless growth potential! Members receive a **20% discount** on the following services: Custom Web Design; Evaluation and Re-Design of Current Sites; Website Hosting; Consulting on Viability of Internet Projects; and Internet Marketing.

How to Use This Service:

1. For more details call **1-636-530-7006** and ask for a web development sales representative.
2. Mention that you are an association member to receive your 20% discount.
3. Visit **www.egmwebservices.com** to learn more about eGroupManager.

UPS Express Delivery Services

Improved program—featuring lower rates! Member discounts on UPS delivery services include:

- **14%-28%** off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM Export/Worldwide SaverSM Export Letter/Document/Package
- **10%-21%** off UPS 2nd Day Air® A.M. and 2nd Day Air® Letter/Package, 3 Day SelectSM (package) and UPS Worldwide Expedited (document/package)
- **1%-5%** off UPS Standard to Canada
- **10%** off UPS International Import including UPS Worldwide ExpressSM/ SaverSM/ ExpeditedSM/ Standard to Canada

To sign up, call UPS at **1-800-325-7000** and ask to be linked to the Business AdvantEdge Association discount program. Or sign up online by visiting **www.business-edge.net**; click on **Member Benefits/UPS**.

T-Mobile Cell Phone Service

Take advantage of special discounts on personal T-Mobile service, including rate plan, activation fee and handset discounts. Benefits include:

- Waived \$35 activation fee on all new lines of service
- Aggressive discounts on the entire handset line when purchased with a new line of service (most cell phones are free after rebate)
- 10% discount for new & existing T-Mobile customers on qualifying rate plans
- Free 2-day shipping; 30 day return policy on all new devices (extended from 15 days)

New activation on a two-year agreement is required for handset offers. The above offers are **not** available through the T-Mobile public website or retail stores.

New users: To subscribe, call **1-866-464-8662** and ask for the Business AdvantEdge/Association promo code **10163TMOFAV – Unique ID #2141979**. Already with T-Mobile? To apply the 10% plan discount to your current account, follow the “Current Customer Migration Form” instructions at: <http://www.business-edge.net> found under Member Benefits/T-Mobile.

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of **30%** when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

You'll also get **40%** discounts on in-store high-speed and self-service digital B/W and color copying services (including transparencies, reports/newsletters, brochures/flyers, presentations, and photographs) plus document binding services (finishing and laminating)—everything you need for meetings and conferences!

Online offerings include: custom stamps (date stamps, signature style, corporate seals and embossers/notary seals) and custom printing (business cards, letterhead, envelopes, memo pads, announcements, carbonless forms, custom labels).

To get your Office Depot account and password, complete the registration form at www.business-edge.net. Once you have signed up, you can shop in the stores, order by fax or order online at: <http://bsd.officedepot.com>.

Co-ordinated Benefit Plans (CBP)

Co-ordinated Benefit Plans, LLC (CBP) is a nationally licensed, full service Third Party Administrator and program manager located in Clearwater, Florida.

Founded in 1980, CBP maintains a long and distinguished history of competence and professionalism in servicing carriers, agents, educational groups, non-profit organizations, tour-operators, associations and policyholders. CBP employs a full-service workforce of professional and courteous team members in a variety of roles including claims and customer care, client services, finance, corporate services, and information technology.

How to Submit a Claim:

Co-ordinated Benefit Inc.

Phone: 877-755-4835

Fax: 727-499-7884

Email: Claims@cbpinsure.com

NAIC payor code: 14829

PO Box 21517

Eagan, MN 55121

Limited Medical Indemnity Benefits Health Essential NJHealthPlus+

The following is an overview of your Limited Medical Indemnity benefits, underwritten by United States Fire Insurance Company, and provided through MSGA. Please note the limitations and exclusions in your member packet.

Pre-existing conditions apply to hospital semi-private room, hospital Indemnity benefits, surgery benefits and anesthesia only. This means that any medical conditions you have for up to 12 months prior to your effective date of coverage with this membership are not covered for the benefits listed above for 12 months following your effective date of coverage under this membership. There is no waiting periods for accidents but there is a 30-day wait for sickness following the effective date of your plan. All other benefits as described in your certificate of coverage begin immediately following the effective date of your coverage.

Members can be enrolled only once. Duplicate or multiple memberships, including Limited Medical Indemnity Insurance underwritten by United States Fire Insurance Company, is not allowed. Members that attempt to purchase multiple memberships, may be terminated at the discretion of MSGA. Changes to coverage underwritten by United States Fire Insurance Company can only be made if the change is the result of a qualifying life event. A qualifying life event means marriage, divorce, the death of your spouse, or the birth or adoption of a child. If coverage is cancelled, persons may not re-enroll in coverage with United States Fire Insurance Company until six-months after their termination date. Coverage is not provided for members age 65 or over, coverage will terminate at the end of the monthly billing cycle prior to turning age 65.

Hospital Indemnity

Coverage provided for hospital charges and general nursing services for each day a covered person is confined to a hospital due to a covered injury or sickness. Members are reimbursed for all covered and paid charges, not to exceed the plan maximum amounts.

Maximum Reimbursement Day 1 \$500 per Day Covered Person

Maximum Reimbursement Days 2-31 \$175 per Day Covered Person

12 month pre-existing condition limitation is applicable

Accident Medical Expense

Coverage is provided, up to the benefit maximum, for a Covered Person that sustains an accidental injury that requires medically necessary care by a Doctor. Coverage is provided for treatment, services and supplies for such injury. Treatment must be received within 30 days of the injury

Maximum Benefit Amount Per Injury	\$3,000
Maximum Number of Injuries Per Policy Year	2
Per Accident Deductible	\$100

Accidental Death and Dismemberment * See note below

Coverage is provided in the event of a tragic accident in which death or dismemberment occurs, our valued members have peace of mind that there is protection available in that time of need.

Principal Amount	\$15,000
Covered Spouse	\$ 7,500
Covered Dependent	\$ 3,750

*Dismemberment is specific to the type of loss and is payable as a percentage of the benefit amount

Benefits will be paid only one time under this benefit for each Covered Person. If the Covered Person sustains more than one loss as the result of separate accidents, only one benefit amount, the first one for which a claim has been submitted, will be paid. If more than one loss is sustained in the same accidental injury, only one benefit amount will be paid, the largest of which the Covered Person is entitled.

Limitations and Exclusions (May vary by state)

Benefits will not be paid for charges or loss caused by or resulting from any of the following:

- (1) Suicide or any intentionally self-inflicted Injury;
- (2) Any drug, narcotic, gas or fumes, or chemical substance voluntarily taken, administered, absorbed or inhaled unless prescribed by, and taken according to the directions of, a Doctor (accidental ingestion of a poisonous substance is not excluded.);
- (3) Commission, or attempt to commit, a felony;
- (4) Participation in a riot or insurrection;
- (5) Driving under the influence of a controlled substance, unless administered on the advice of a Doctor;
- (6) Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs;
- (7) Declared or undeclared war or act of war;
- (8) Nuclear reaction or the release of nuclear energy. However, this exclusion will not apply if the loss is sustained within 180-days of the initial incident and:
 - a) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and
 - b) The Covered Person was within a 25-mile radius of the site of the release either:
 - i. At the time of the release; or
 - ii. Within 24-hours of the start of the release; or
 - iii. Occurs while he is in the state where this Certificate was issued;
- (9) Surgery to correct vision or hearing;
- (10) Dental care, other than Injury to sound, natural teeth and gums resulting from an accidental Injury and rendered within 6-months of the Injury;
- (11) Weight loss or modification and complications arising therefrom, including surgery and any other form of treatment for the purpose of weight loss or modification;
- (12) Rest cures or custodial care, or treatment of sleep disorders;
- (13) Treatment, services or supplies received outside of the U.S. except for acute Sickness or Injury sustained during the first 30-days of travel outside the U.S.;
- (14) Normal pregnancy or childbirth, except for Complications of Pregnancy;
- (15) Cosmetic surgery. This Exclusion does not apply to reconstructive surgery:
 - a) On an injured part of the body following trauma, infection or other disease of the involved part;
 - b) Of a congenital disease or anomaly of a covered dependent newborn or adopted infant; or
 - c) On a non-diseased breast to restore and achieve symmetry between two breasts following a covered Mastectomy;
- (16) Treatment of Mental or Nervous Disorders, or alcohol or substance abuse, unless specifically provided for under this Certificate;
- (17) Any Injury that is caused by flight or travel in, or upon:
 - a) An aircraft or other, craft designed for navigation above or beyond the earth's atmosphere except as a fare-paying passenger;
 - b) An ultra light, hang-gliding, parachuting or bungi-cord jumping;
 - c) A snowmobile;
 - d) Any two or three wheeled motor vehicle;
 - e) Any off-road motorized vehicle not requiring licensing as a motor vehicle;
 - f) Any watercraft or other craft designed for water use above or beneath the water, except as a fare-paying passenger;

- (18) Any accidental Injury where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
- (19) Confinement:
 - a) Rendered in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay;
 - b) Covered by state or federal worker's compensation, employers liability, occupational disease law, or similar laws;
 - c) Due to Injury or Sickness sustained while on active duty in the armed forces of any country. Upon receipt of proof of service, we will refund, any unearned premium paid on a pro rata basis;
- (20) Hemorrhoids, tonsils, adenoids, middle ear disorders, any disease or disorder of the reproductive organs unless the loss is incurred at least 6-months after the Covered Person becomes insured under this Certificate;
- (21) Elective treatment or surgery and treatment, procedures, products or services that are experimental or investigative. "Experimental or Investigative" means a drug, device or medical treatment or procedure that:
 - a) Cannot lawfully be marketed without approval of the United States Food and Drug Administration and approval for marketing has not been given at the time of being furnished;
 - b) Has Reliable Evidence indicating it is the subject of ongoing clinical trials or is under study to determine its maximum tolerated dose, toxicity, safety, efficacy, or its efficacy as compared with the standard means of treatments or diagnosis; or
 - c) Has Reliable Evidence indicating that the consensus of opinion among experts is that further studies or clinical trials are necessary to determine its maximum tolerated dose, toxicity, efficacy, or its efficacy as compared with the standard means of treatment or diagnosis.

"Reliable Evidence" means (i) published reports and articles in authoritative medical and scientific literature; (ii) the written protocol(s) of the treating facility or the protocols of another facility studying substantially the same drug, device, medical treatment or procedure; or (iii) the written informed consent used by the treating facility or by another facility studying substantially the same drug, device, or medical treatment or procedure.

Health Essential + Plans

"There are multiple insurance products and premiums included as part of membership. The Insurance Premium related to coverage underwritten by United States Fire Insurance Company as part of your membership is as follows: NJHealthPlus+ Single = \$24.35, Single/Spouse = \$50.46, Single/Children = \$45.37 Family = \$69.49,

The above Insurance Premium reflects only the coverage underwritten by United States Fire Insurance Company. It does not include the association's costs for other coverage's, programs and services; including but not limited to member discount and savings related programs and services, administration and maintenance of association information and awareness benefits, web sites, enrollment, fulfillment and any other costs related to administration of association membership.

This plan is ONLY available in NJ.