

# LIMITED BENEFIT

Limited Benefit Health Insurance Plans for Employees, Small Business Owners, Families and Individuals

## Individual Plan 5

### Outpatient

Plan Benefit Description	
Physician Office Visit: Accident	\$160 per visit
Physician Office Visit: Sickness	\$80 per visit 4 visits per calendar year
Wellness Benefit	\$125 per visit 1 visit per calendar year
Emergency Room: Accident	\$400 per visit 2 visits per calendar year
Emergency Room: Sickness	\$200 per visit 1 visit per calendar year
Diagnostic, X-ray and Lab Benefit: Accident	\$400 per test day
Diagnostic, X-ray and Lab Benefit: Sickness	\$200 per test day 2 test days per calendar year
Outpatient Surgery: Accident	150% RBRVS
Outpatient Surgery: Sickness	150% RBRVS
Ambulatory Surgical Center: Accident	\$400 per surgery
Ambulatory Surgical Center: Sickness	\$200 per surgery
Ambulance Services - Ground: Accident	\$400 per trip
Ambulance Services - Ground: Sickness	\$200 per trip 2 trips per calendar year
Ambulance Services - Air: Accident	\$4,000 per trip
Ambulance Services - Air: Sickness	\$2,000 per trip 2 trips per calendar year
Accidental Death	\$10,000
Accidental Death on Common Carrier	\$20,000
Dislocation Benefit	\$2,500 maximum
Fracture Benefit	\$10,000 maximum
Burn Benefit	\$25,000 maximum
Critical Illness	\$10,000

### Inpatient

Plan Benefit Description	
Hospital Confinement: Accident	\$6,000 per day
Hospital Confinement: Sickness	\$3,000 per day 365 day maximum per confinement
Hospital Admission: Accident	\$1,500
Hospital Admission: Sickness	\$750
Intensive Care: Accident	\$12,000 per day
Intensive Care: Sickness	\$6,000 per day 30 day maximum per confinement
Inpatient Surgery: Accident	150% RBRVS
Inpatient Surgery: Sickness	150% RBRVS
Anesthesia: Accident	20%
Anesthesia: Sickness	20%
Continuous Care: Accident	\$1,000 per day
Continuous Care: Sickness	\$500 per day 30 day maximum per calendar year
Substance Abuse:	\$300 per day 30 day maximum per calendar year
Mental Illness:	\$300 per day 30 day maximum per calendar year

THIS POLICY PROVIDES LIMITED BENEFITS. Benefits depend upon the plan selected and the premium will vary by plan. Policy form SL-VERSEPI is not available in all states and benefits may vary by state. This plan has specific terms and conditions relating to coverage, including limitations and exclusions. The definitions of all plan benefits are defined in the policy.

Resource Based Relative Value System (RBRVS) means the methods used by the Federal Government to determine relative benefit values for surgeries.

# Exclusions and Limitations

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## **Waiting Period Limitation:**

Loss caused by or relating to sickness, a mental or nervous disorder or substance abuse will not be covered for the first 30 days after the effective date of each Covered Person.

## **Pre-existing Condition Limitation:**

Loss caused by or relating to a pre-existing condition is not covered for the first 12 months after the effective date of each Covered Person.

## **Exclusions:**

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to, or as a natural and probable consequence of any of the following:

1. suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury or any act of auto-eroticism, while sane or insane;
2. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Covered Person is:
  - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - b. performing, learning to perform or instructing others to perform as a pilot or crew insured of any aircraft; or
  - c. riding as a passenger in an aircraft owned, leased or operated by the Covered Person's employer;
3. declared or undeclared war, or any act of declared or undeclared war;
4. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Covered Person is not covered due to his/her active duty status will be refunded. Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.);
5. any loss sustained or contracted in consequence of the Covered Person being intoxicated or under the influence of any narcotic unless the narcotic is administered on the advice of a physician;
6. the Covered Person's commission of or attempt to commit a felony;
7. the Covered Person being engaged in an illegal occupation;
8. services and supplies which are not medically necessary to treat a covered loss (other than as stated in the Wellness and Preventive Care Benefit);
9. services and supplies which are received without charge or legal obligation to pay or would not normally be paid in the absence of insurance;
10. services and supplies which are received outside of the United States of America, its possessions and territories;
11. dental care or treatment unless due to an injury to a sound and natural tooth;
12. cosmetic surgery or reconstructive surgery, including breast reduction and surgery to repair, replace, or remove breast implants; however, this exception does not apply when surgery is required:
  - a. to repair a birth defect of a child born to you and continuously covered under your Policy from birth; or
  - b. for reconstructive surgery following a covered mastectomy;
13. any covered loss that is covered under any state or federal Worker's Compensation, Policyholder's Liability law or similar law;
14. any mental or nervous disorder or substance abuse unless such coverage is expressly provided herein;
15. any procedure for refractive correction, eye refraction or the purchase or fitting of vision or hearing aids, cochlear implants and related devices;
16. pregnancy or maternity. Complications of pregnancy are not excluded;
17. participating in hazardous occupations or other activity including participating, instructing, demonstrating, guiding or accompanying others in the following: professional or semi-professional sports, extreme sports, organized body contact sports, parachute jumping, hot-air ballooning, hang-gliding, base jumping, mountain climbing, bungee jumping, scuba diving, sail gliding, parasailing, parakiting, rock or mountain climbing, cave exploration, parkour, racing including stunt show or speed test of any motorized or non-motorize vehicle, rodeo activities, or similar hazardous activities. Also excluded is injury received while practicing, exercising, undergoing conditional or physical preparation for such activity;
18. a custodial institution, domiciliary care or rest cures;
19. weight reduction or treatment of obesity, including exogenous, endogenous or morbid obesity; or
20. diagnosis or treatment (including surgery) of sexual dysfunctional disorders or inadequacy, or transsexual surgery.

Standard Life and Accident Insurance Company

# Limited Benefit Health Insurance Plans for Employees, Small Business Owners, Families and Individuals.



## The Standard Life Limited Benefit Advantage

Families, small business owners and the self-employed often make sacrifices, but health insurance shouldn't be one of them. As the cost of health care continues to rise, the ability to afford treatment is foremost on the minds of many people. Those without the benefit of employer provided insurance need cost effective plans that provide real-needs coverage.

**Standard Life Limited Benefit insurance is affordable health insurance that offers a variety of benefits at rates to fit any budget.**

The plans pay a fixed amount to help cover common inpatient and outpatient medical expenses.

- hospitalization
- surgery
- doctor visits
- x-rays
- lab tests
- and more.

There is little worse than having medical treatment and discovering later that the treatment or procedure was not included in your insurance plan. That is why Standard Life Limited Benefit plans include an assortment of benefits that the average person could use to help cover the cost of medical treatment.

Policy Form Series SL-VERSEP/SL-VERSEPI



## Basic Benefits

When a person is sick or injured and needs medical treatment, there is comfort in knowing they have insurance to help with some of the expense. Standard Life Limited Benefit insurance was carefully designed with the actual needs of employees, individuals, families and small business owners in mind.

**The benefits are straight forward. There are no copayments or deductibles, and the plans pay regardless of coverage under other insurance plans.**

The optional **provider network\*** offers participants access to a wide selection of health care providers and hospitals across the country at a negotiated discount, which can add up to valuable savings.

Common outpatient benefits include benefits for **doctor office and emergency room visits; diagnostic tests, lab tests, x-rays and ambulance service.** There are also **lump-sum benefits** in the event of **accidental death, fractures, dislocations and burns.**

Inpatient benefits include **hospital confinement, inpatient and outpatient surgery, and anesthesia.** In addition, there are benefits for **mental illness and substance abuse treatment;** as well as, **critical illness and wellness,** which are not always provided by other insurance plans.

In today's arena, health insurance is widely discussed and proverbially, worth its weight in gold. Yet, while some forms of health insurance may not be affordable to all budgets, Limited Benefit insurance from Standard Life provides an accessible solution without sacrificing options or quality.

\*PPO provider services are provided by MultiPlan. Each company is responsible only for its own products and services.

## Critical Illness Benefit

**Critical Illness insurance pays a fixed, lump-sum cash benefit** if an insured person is diagnosed with a covered illness such as cancer, heart attack or stroke. Its purpose is to provide a lump-sum of money at a time when finances may be strained.

Most people are simply not financially prepared for all the medical and non-medical expenses that are associated with the aftermath of a traumatic illness. While the standard charges like doctor fees and medicine are expected, many are completely unprepared for the unexpected expenses like parking, extra child care, gas for travel to a treatment facility or even the maintenance of daily living expenses like mortgage or rent if they are unable to work for a period of time.

Because the bills don't end when the illness does, Critical Illness insurance is perhaps one of the most valuable "little known" types of insurance on the market today. Its benefit goes far beyond just "money", and can quite often mean the difference between overwhelming debt and financial stability.

## Additional Accident Benefits

Accidents can happen any time and at any age. A fall, participating in a favorite sport or spilling a hot pan in the kitchen can result in a broken bone, a dislocation or a burn that demands immediate medical attention and payment for that care.

Unfortunately, the cost of treatment can be expensive. Doctor and facility fees, imaging fees, medicine, and even parking or the cost of extra help with household chores during recovery can quickly add up.

**Accident benefits pay a cash lump-sum benefit** in the event of a covered accident, whether at home or during the course of average daily activities, in addition to the other benefits provided by this policy. It can help protect your pocketbook, your savings account, your retirement fund, or any other pool of money that could be quickly drained by unexpected medical expenses.

**You can rise above the statistics and be prepared for the unexpected.**



# Get discounted access to a wide range of healthcare providers across the country.

*Limited Benefit Insurance* partners with MultiPlan to provide its Limited Benefit Plan participants access to thousands of hospitals, practitioners and ancillary facilities who have agreed to significant discounts on their medical services. MultiPlan is the nation's oldest, largest and most comprehensive provider of independent medical cost management solutions, including PPO Networks.

With a network of more than half a million healthcare professionals, over 4,700 hospitals and over 96,000 ancillary care facilities, plan participants will have access to a wide range of quality healthcare providers across the county.

*Limited Benefit Insurance* plan participants can access and choose their Providers in order to take advantage of discounted prices through facilities and providers that are part of the MultiPlan network.

**To locate a MultiPlan Provider visit [www.multiplan.com](http://www.multiplan.com) - Search for a Doctor or Facility - Locate the logo shown below on the "other logos" tab.**



## Example of MultiPlan PPO Savings

Description	Total Number Providers / Facilities	Effective Discount*
Physicians	744,000	39.2%
Hospital and Facilities	101,000	16% - 33%

\*This illustration is an example of average discounts based on all claims processed in a 12 month period. Effective discounts will vary from state to state. PPO Provider services are provided by MultiPlan, Inc., [www.multiplan.com](http://www.multiplan.com).

