

VALUE MED COVERAGE

NO HEALTH QUESTIONS

COVERS SICKNESS
or ACCIDENT

REDUCE OUT
OF POCKET
COSTS WITH
THE PROVIDER
NETWORK

*Not part of insurance coverage,
see page 3.

PAYS **\$75** FOR
OFFICE VISITS

*Use Any Licensed
Doctor Or Hospital*

PAYS **\$100** FOR
X-RAYS, LAB TESTS, MEDICAL
SUPPLIES & MORE!

*ER, Urgent Care Or Any
Other Outpatient Facility*

Daily Hospital Indemnity Benefit Included

DAILY HOSPITAL BENEFIT



AMBULANCE BENEFIT

Ambulance Indemnity Benefit Included



NO DEDUCTIBLES



RATES REMAIN AS OF ISSUE AGE



NO CO-PAYS



GUARANTEED RENEWABLE TO AGE 65



PAYS IN ADDITION TO OTHER COVERAGE

UNL

Underwritten by United National Life Insurance Company of
America, Glenview, IL, under form number series UP2005 and U0552

UADH1-16



GTL

Underwritten by Guarantee Trust Life Insurance Company,
Glenview, IL, under form number series GP2005 and G0551

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PRE-EXISTING CONDITIONS**

This Coverage does not pay benefits for Pre-Existing conditions. Pre-existing conditions are those medical conditions disclosed or not disclosed on the application which were diagnosed or for which medical advice or treatment was recommended or received from a Doctor within a 12 month period immediately preceding the Effective Date of a Covered Person's Coverage. Any loss due to a pre-existing condition is not covered unless the loss begins more than 12 months after the Effective Date of a Covered Person's Coverage.

EXCEPTIONS & LIMITATIONS**

This Coverage does not pay benefits for:

- 1 Due to an act of war whether declared or not.
- 2 Due to intentionally self-inflicted injury.
- 3 Due to Mental Illness or nervous disorders without demonstrable organic disease (Loss due to Parkinson's Disease, Alzheimer's or senile dementia is covered).
- 4 For normal pregnancy and child birth. Complications of pregnancy are covered as sickness;
- 5 For treatment of an injury that results from the Covered Person's commission of, or attempt to commit a felony, or from the Covered Person being engaged in illegal activity.
- 6 For cosmetic surgery, but "cosmetic surgery" does not include re-constructive surgery that is incidental because of previous surgery due to trauma, infection, or other disease of the involved part;
- 7 For confinement in a Hospital located or care received outside of the territorial limits of the United States of America, its commonwealth partners, or the countries of Canada and Mexico;
- 8 For the Covered Person being intoxicated or under the influence of alcohol or a narcotic; unless administered on the advice of a Physician or as state mandated.
- 9 Coverage for Sickness during the 30-day Waiting Period.

BENEFIT LIMITATIONS**

The following benefit limitations apply:

- 1 Doctor office visits are limited to 10 per calendar year for each insured adult, and 5 per calendar year for all insured children combined.
- 2 Outpatient Benefit is \$100.00 per sickness or injury up to \$200.00 per calendar year per covered adult and for each covered child.
- 3 Doctor's office calls are limited to one visit per week.
- 4 Lifetime maximum is 365 days of \$100 per day of hospital indemnity benefits paid.
- 5 Ambulance benefit is \$200.00 per sickness or accident.

STABLE PREMIUMS

Your premiums cannot be changed due to declining health. Your premiums can only be changed if we change the premiums of all like policies in your state. You will be notified before any changes are made.

**These insurance benefits are subject to the terms, definitions, conditions, exclusions and limitations of the policy/certificate. Supplemental health insurance is issued on Form Series UP2005 and U0552 or GP2005 and G0551, by United National Life Insurance Company of America, Glenview, IL and Guarantee Trust Life Insurance Company, Glenview, IL. These products, and their features are subject to state availability and may not be available in every state. Exclusions and limitations may vary by state. For details, please refer to the Outline of Coverage.



Reduce Out Of Pocket Expenses For Doctor Office Visits & Outpatient Expenses By Using Our National Discount Provider Network

EXAMPLE

NETWORK SAVINGS



400,000+
PHYSICIANS
LOCATIONS



50,000+
OUTPATIENT
PROVIDERS



SAVE UP TO 25%
ON PHYSICIAN
SERVICES



SAVE UP TO 25%
ON OUTPATIENT
SERVICES

The discount provider network gives access to over 400,000 physicians and more than 50,000 outpatient services such as lab, X-ray, medical tests, supplies, diagnostic and much more. Using network physicians and providers can reduce costs for medical services.

- MEMBER HAS AN OFFICE VISIT WITH A NETWORK PHYSICIAN, **THE NORMAL CHARGE IS \$100**
- THE NETWORK DOCTOR VISIT IS DISCOUNTED **\$20 (20%) TO \$80**
- MEMBER ASSIGNS THE **\$75 INSURANCE BENEFIT TO DOCTOR AT THE TIME OF SERVICE / OFFICE VISIT**
- MEMBER HAS A **\$5 BALANCE (\$80 LESS THE \$75) TO PAY AT THE TIME OF SERVICE / OFFICE VISIT**

Disclosures: The discount medical card program is NOT health insurance.

This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements

under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The plan does not make payments directly to the providers of medical services. The range of discounts will vary depending on the type of provider and services received. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. The licensed discount medical plan organization is: Coverdell & Company, Inc., at 8770 W. Bryn Mawr Avenue, Suite 1000, Chicago, IL 60631, 1-800-308-0374. To view a listing of participating providers visit www.valuedproviders.com for discount physician network providers and www.findbestbenefits.com for discount pharmacy providers. **This discount plan is provided to you at no cost and you may cancel at any time. Hospital Discounts are NOT available in MD, VT, and WV. ATTENTION MARYLAND RESIDENTS:** Discounts are not available for all In-Patient Procedures and certain Out-Patient Procedures under Maryland law. Out-Patient Procedures at network hospitals such as laboratory and diagnostics services are eligible for the discount. This discount plan is not "A Medicare Prescription Drug Plan". Membership in the discount drug plan entitles members to discounts for certain pharmaceutical supplies, prescription drugs, or medical equipment and supplies offered by providers who have agreed to participate in the discount drug plan; The discount drug plan organization does not pay providers of pharmaceutical supplies, prescription drugs, and medical equipment and supplies provided to plan members. The discount drug plan member is required to pay for all pharmaceutical supplies.

MDhotline

How Long Are Doctor Consults?



**PHYSICIAN CONSULTATION TIME
AVERAGES ABOUT 12 MINUTES**

What If I Need A Specialist?



**REFERRALS AVAILABLE FOR
SPECIALIST APPOINTMENTS**

When Are Doctors Available?



**PHYSICIANS ARE AVAILABLE:
24/7, 365 DAYS PER YEAR**

What If I Need A Prescription?



**PRESCRIPTIONS* ARE CALLED
INTO YOUR LOCAL PHARMACY**

Are MDhotline Doctors Licensed?



**ALL PHYSICIANS ARE BOARD
CERTIFIED & STATE LICENSED**

RX SAVINGS

Save 10% to 85% on brand name and generic prescriptions at Costco, Walgreens, Sams Club, CVS and over 65,000 select pharmacies nationwide, or while using the mail order service. The discount is easy to use, simply show your membership card and prescription at a participating pharmacy to receive a discounted rate. NO additional forms required!

**Value Benefits of America
A Not-For-Profit Association**



UNLIMITED DOCTOR CONSULTATIONS

AVAILABLE 24/7 AT NO COST TO YOU

M.D. hotline™
Your Health Concierge

Board certified physicians available by phone or video to provide medical advice, diagnosis and treatment in one-on-one consultations 24 hours per day, 7 days a week!

What Can Be Treated?

- ✓ COUGH
- ✓ ALLERGIES
- ✓ HBP
- ✓ INSOMNIA
- ✓ ANXIETY
- ✓ DIABETES
- ✓ SORE THROAT
- ✓ EAR ACHE
- ✓ FLU & COLD



How Do I Find A Pharmacy?

Finding participating pharmacies in your area can be done via visiting the online provider list or by calling customer service.

Prescription Pricing & Mail Order

Members can go to the website to review prices on their medications. You will receive the lowest price at the pharmacy that day.