

Cardinal Choice

Accident and Sickness Hospital Indemnity plan

FEDERAL INSURANCE COMPANY, A CHUBB COMPANY

CHUBB®



Cardinal Choice

Accident and Sickness Hospital Indemnity plan

Underwritten by: Federal Insurance Company Chubb company

Cardinal Choice can provide supplemental coverage to members' current insurance. With the freedom to choose any provider, Cardinal Choice provides next day coverage to those looking to lower their out-of-pocket expenses.

agile®
Health Insurance



Plan Details	
Coverage Effective Date	Next day coverage; coverage may not be effective on the 29th, 30th or 31st of any month
Eligibility	18 - 64 Coverage terminating the last day of the premium payment period during which the Insured turns 75
Waiting Period	<ul style="list-style-type: none"> • No waiting period for accidental injuries or sickness • 12-month waiting period before coverage for Pre-Existing Conditions is available for Daily Inpatient Hospital Benefits, Surgical Indemnity Benefits, and Anesthesia Indemnity Benefits.
<p>A Pre-existing Condition means an Accident or a Sickness for which, in the 6 months before the Covered Person becomes insured under the policy, medical advice, treatment or care was sought by a Covered Person, or was recommended by, prescribed by or received from a Physician.</p>	

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

This policy provides limited benefits on a fixed indemnity basis. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.

Plan Benefits

			Plan 750	Plan 1000	Plan 1500	Plan 2000		
In Hospital Indemnity (No Elimination)			\$750	\$1,000	\$1,500	\$2,000		
Max Days per Confinement			10	10	30	90		
Max Benefit Amount per Plan Year			\$22,500	\$30,000	\$50,000	\$50,000		
ICU					\$1,500	\$2,000		
Max Days per Confinement			N/A	N/A	30	30		
Max Benefit Amount per Plan Year					\$50,000	\$50,000		
ER Visit					\$75	\$250		
Max Visits per Plan Year			N/A	N/A	1	1		
Physician Office Visit			\$75	\$75	\$100	\$100		
Max Visits per Plan Year			3	6	6	6		
Ground Ambulance					\$100	\$100		
Max Trips per Plan Year			N/A	N/A	1	1		
Air Ambulance					\$1,000	\$1,000		
Max Trips per Plan Year			N/A	N/A	1	1		

Pre-existing Conditions: This insurance does not pay benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

			Plan 750	Plan 1000	Plan 1500	Plan 2000		
Surgical Indemnity								
Inpatient Major			\$1,000	\$1,000	\$1,000	\$2,500		
Outpatient Major			\$1,000	\$1,000	\$1,000	\$2,500		
Outpatient Minor			N/A	N/A	\$250	\$500		
Anesthesia								
Inpatient Major			\$200	\$200	\$250	\$625		
Outpatient Major			\$200	\$200	\$250	\$625		
Outpatient Minor			N/A	N/A	\$75	\$125		
Max Inpatient Procedures per Plan Year			2	2	2	2		
Max Outpatient Procedures per Plan Year			1	1	2	2		
Advanced Diagnostic			\$100	\$200	\$250	\$250		
Max Tests per Plan Year			1	1	1	2		
Diagnostic X-Ray and Lab			\$50	\$50	\$50	\$50		
Max Tests per Plan Year			1	1	4	4		
*Wellness			\$50	\$75	\$200	\$200		
Max Screening Tests per Plan Year			1	1	1	1		

*The Wellness Benefit is not available in CA and OH

Limitations & Exclusions

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read entire policy carefully.

Intoxication Exclusion Vehicular - This insurance does not apply to any Accident caused by or resulting from, directly or indirectly, the Covered Person being intoxicated, while operating a motorized vehicle at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.

Alcoholism and Drug or Substance Abuse - This insurance does not apply to alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.

Pre-existing Condition - This insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

Pregnancy - This insurance does not apply to normal pregnancy. Complications of Pregnancy are covered as any other Sickness.

Pregnancy of a Dependent Child - This insurance does not apply to pregnancy of a Dependent Child, unless required by law.

Service in the Armed Forces - This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.

Suicide or Intentional Injury - This insurance does not apply to, and no benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

Voluntary Abortion - This insurance does not apply to voluntary abortion, except with respect to You or Your covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.

War - This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit.



Teladoc

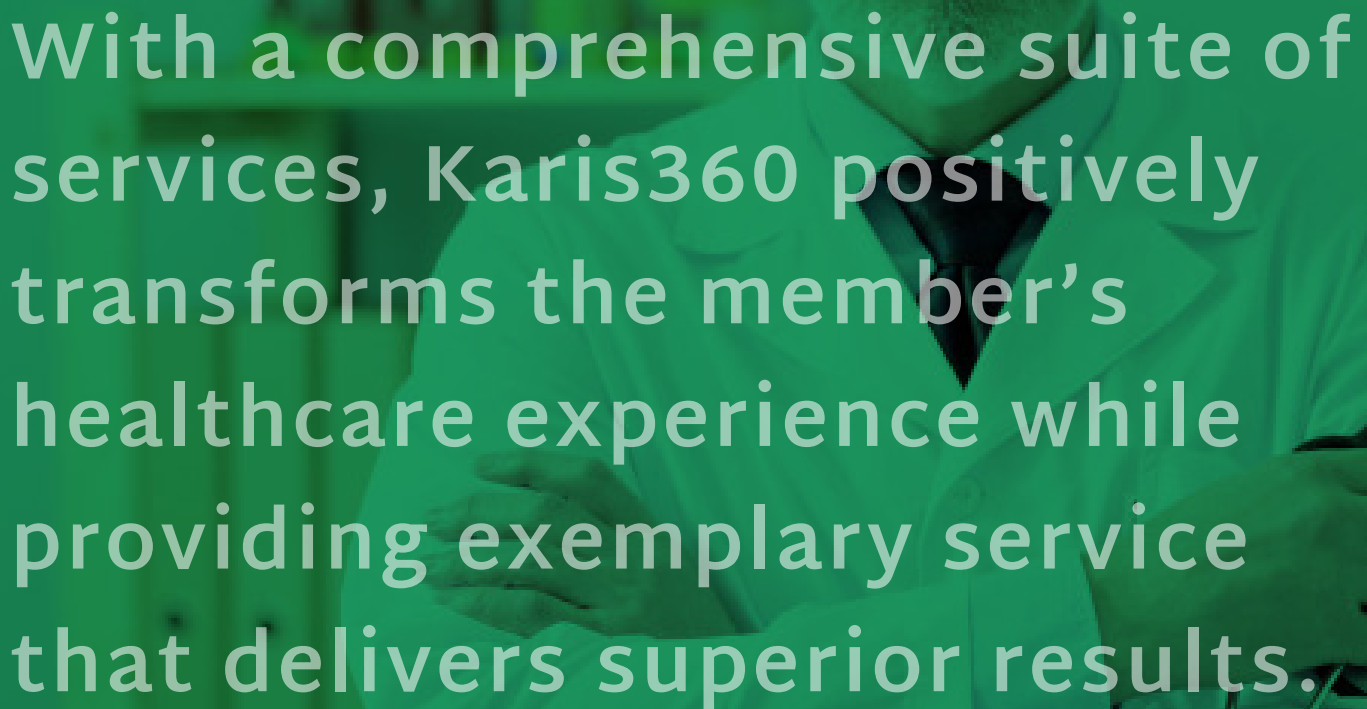
How it works:

1. Request a visit with a doctor 24 hours a day, 365 days a year, by web, phone, or mobile app. Want to see the doctor? Choose "video" as the method for your visit. Feeling camera shy? Choose "phone." Got a busy schedule? Select a time that's best for you by choosing "schedule" instead of "as soon as possible." We'll search our national network of U.S. board- certified physicians, dermatologist and therapists and pair you with a doctor licensed in your state. The doctor will review your medical records. Your medical history provides valuable information to the doctor regarding past conditions, medications, allergies as well as information about your family's medical history.
2. Talk to the doctor. Take as much time as you need.... there's no limit! We lead the market with the industry's

most comprehensive suite of telehealth services. You can receive convenient, quality care from a variety of licensed healthcare professionals.

3. If medically necessary, a prescription will be sent to the pharmacy of your choice. Receive the treatment you need in a timely, expedient manner. In addition, you have the ability to send your visit results to your primary care physician.

Just call 1-800-Teladoc and provide your Teladoc account information.



With a comprehensive suite of services, Karis360 positively transforms the member's healthcare experience while providing exemplary service that delivers superior results.

Karis360

Karis360 exists to take the hassle out of healthcare. Our Advisors are available to members to handle a wide array of services and needs. From questions about insurance claims to cost estimates, the confusing issues of medical billing to elder care and Medicare, wondering about what physician to use or what hospital to go to, they can do it all for you.

1. HEALTHCARE NAVIGATION: Karis360 is staffed by dedicated professionals who understand your healthcare issues. We want to empower people to make informed choices about their healthcare needs. See how our pros can help with your clinical and hospital needs.

2. MEDICAL BILL NEGOTIATION: Medical care is not only confusing and time consuming, but it is often very expensive. Our experienced, professional Advisors can help you address the costs of your healthcare too.

3. SURGERY COST SAVER: Your doctor says you need surgery and gives you details, including what hospital or surgical center to use. However, unknown to many, charges for the same procedure can vary widely from one facility to another in any given city.

4. CHAPLAINCY SERVICE: Our on-staff Chaplains, both male and female, are available to spend time with you on the phone, listening and offering counsel. Sustaining, guiding, healing and reconciling, they offer personal help just when you need it most.

Access: Visit us: www.Karis360.com Call us: 1.855.294.2701 Open a Case: help@karis360.com



Your exclusive membership in the **Med-Sense Guaranteed Association**

MEMBERSHIP REQUIRED TO BUY THIS PRODUCT

The Med-Sense Guaranteed Association (MSGA), is a not-for-profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, consumer discounts and business services.

You can count on MSGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:

- ID Resolutions Identity Theft Service
- Sprint Cell Phone Service
- Lenscrafter Vision Club
- 24 Hour Nurse Helpline Plan
- Gateway Medicaid
- Discount Hearing Service
- Travel Assistance Benefits
- Hewlett- Packard Computer & Digital Equipment
- 1800Flowers.com
- Savings Benefits Perks Program
- UPS Express Delivery Services
- Office Depot Office Supplies & Furniture
- Hop The Shops
- Customized Web Services- NAC Web Services
- 24-Hour Emergency Roadside Assistance
- Constant Contact
- Magazine Discounts
- TravelerBonus.com
- Karis360
- Grainger Discount Program Facility, Maintenance, & Operations Product
- ADP Payroll Processing Service
- Vitamin Discount
- GymAmerica.com
- ADP Payroll Processing Service
- Moving Services

Disclaimer: These are association or life style discount services and are not affiliated with any Insurance Product or Insurance Company. There are multiple memberships of the association; the listed benefits are a brief overview, not all benefits are included in every membership of the association.

