



# AmeriBenefit Plan

## Membership\* benefits include:

**GymAmerica.com** – On-line interactive exercise and diet program

**Vitamin and Nutritional Supplement Discounts**

– 15% discount on a wide range of products

**HopTheShops.com** – Cybermall featuring over 100 high quality e-tailers and stores with special discounts and features.

**Pre-Employment Background Reports/Investigative Services** – Special discounts on these services provided by an internationally renowned investigative and consulting agency

**Powernet Global** – Long distance rate of 4.9 cents per minute state to state, twenty-four hours a day, seven days a week

**Emergency Medical Info Card** – Wallet-size card provides personal medical profile in case of emergency

**Penny Wise Office Supplies Discounts** – Up to 36% off already discounted prices on a large selection of items

**ITC-50 Hotel Discounts** – A network of over 4,000 hotels that offer a 50% discount

**Magazine Subscription Discount** – Savings on virtually all popular titles, includes gift subscriptions, renewals, and transfers

**Car Rental Discounts** – Special savings at Alamo, Hertz, Avis, or National

**Customized Websites** – 20% discount on customized websites

**Internet Access Services** – Discounts on unlimited dial-up access to the Internet

**ADP Payroll Processing** – 20% discount on payroll preparation, plus first month FREE

**North American Van Lines Moving Discount** – Substantial discounts on interstate relocation services, including up to 58% on transportation charges

**Floral Service Discount** – Send flowers anywhere in North America from the website or by phone and receive a 40-60 % discount from most retail flower shop prices

**GlobalFit** – provides up to a 60% discount at national fitness centers, plus discounts on exercise equipment and other fitness-related items

**24-Hour Nurse Line** – Provides members and their dependents unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year

**Theme Park Discounts** – Provides members access to discounts at theme parks

**Accident Medical Insurance** – Choice of \$1,000 coverage with a \$100 deductible or \$5,000 coverage with a \$250 deductible

**Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefit** – If, within 365 days from the date of an Accident, Injury from such Accident results in a loss covered by this benefit, We will pay the benefit in the amount set opposite such loss, as shown on the Schedule of Benefits. If the Insured sustains more than one such loss as the result of one Accident, We will pay only one amount, the largest to which the Insured is entitled.

Loss of hand or foot means loss by severance at or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body.

Benefit payment is subject to the definitions, limitations, exclusions and other provisions of this Certificate.

**Accident Medical Expense Benefits** – We will pay benefits, as defined and limited below, for Covered Charges incurred by You due to Injury. A Covered Charge is the Reasonable and Customary charge for a service or supply which is performed or given under the direction of a Doctor for the treatment of an Injury. A Covered Charge is considered incurred on the date the treatment or service is rendered or the supply is furnished.

Covered Charges are payable only for an Injury: · for which the first treatment or service is incurred within the Initial Treatment Period; and · for which expense for all treatment or service is incurred within the Benefit Period.

Covered Charges are shown on the Schedule of Benefits.

After the Deductible has been satisfied, We will pay the Insured Percent of incurred Covered Charges up to the Maximum Benefit Amount, Per Injury. Benefit payment is subject to the definitions, limitations, exclusions and other provisions of this Certificate.

\* ABP Membership is optional in CO/GA. The above benefits, including the Accident Medical Expense Benefit, are only available to members of AmeriBenefit Plan.

## Accident Medical Insurance Exclusions:

This Certificate does not provide benefits for:

- Treatment, services or supplies which:
- Are not Medically Necessary;
- Are not prescribed by a Doctor as necessary to treat an Injury;
- Are determined to be Experimental/Investigational in nature;
- Are received without charge or legal obligation to pay;
- Are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified;
- Are not specifically listed as Covered Charges in this Certificate;
- Injury by acts of war, whether declared or not;
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline;
- Injury covered by Worker's Compensation or the Occupational Disease Law;
- Dental treatment, except as specifically stated;
- Injury sustained while committing or attempting to commit a felony;
- Prescription Drugs except as specifically stated;
- Suicide or attempted suicide while sane;
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs;
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor;
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided;
- Injury which occurs while the Insured is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days;
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungi-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
- Injury sustained where the Insured is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program;
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay;
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body;
- Covered Charges incurred outside of the United States or its possessions.

