

Communicating for America
Premier Benefits



Communicating for America, Inc.

Communicating for America is a national non-profit advocacy organization that supports affordable healthcare for all Americans. Since 1972, more than 100,000 consumers have trusted CA to help them find affordable health insurance and GAP plans to stretch their healthcare dollar while advocating on their behalf with insurance companies, regulators and lawmakers.

Standard membership benefits



Doctor On Demand

Doctor On Demand provides fast, easy and affordable access to Board Certified medical doctors (for adults and children), through a video visit on your smartphone or computer from the comfort of home – 16 hours a day, 7am - 11pm.*

The doctors have received specific training to accurately and effectively diagnose over 95 percent of medical issues, without the inconvenience of an in-person assessment. Physicians can diagnose, treat and even write prescriptions for nearly any non-emergency medical condition, including coughs, colds, sore throats, flu, nausea/diarrhea, allergies/sinus and more.

Doctor On Demand medical video visits are typically \$40. Standard and Premier Communicating for America members are eligible for one reimbursement of 50 percent. This \$20 reimbursement is available once per membership, per calendar year.

Call CA at 800-432-3276 for your Doctor On Demand reimbursement form, and submit within 60 days of service.

Accident protection**

CA membership provides \$50 of protection for any covered hospital emergency room visit that is the result of a motorized vehicle accident† or directly involves a farm machine or a farm animal. In addition, the plan pays you \$50 a day for each day you are hospitalized as a result of a covered accident and provides an additional \$5,000 accidental death benefit. Coverage is for the primary member only.

Underwritten by Monumental Life Insurance Company, Baltimore, MD.

Vision discount program***

Offered at no cost to CA members, Clear Vision is a discount program that provides between 20–60 percent off eye exams, lenses, frames and traditional eyewear options.

Discount prescription drug card***

A discount prescription drug card is available to Standard CA members. A separate prescription drug benefit is available with CA-endorsed health plans.

CA legislative hotline

Have your voice heard in Washington. Simply call CA and let them know what issues you'd like to see CA working on in D.C.

Standard roadside motor reimbursement plan

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two per year). For farm related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Receipt for reimbursement must be received within 60 days of service.

Premier roadside motor reimbursement

If you upgrade to a Premier membership, CA will reimburse you for any towing and emergency roadside services to these additional maximums; two per year: Premier One—\$50, Premier Two—\$75, Premier Three—\$100 and Premier Four—\$125. Reimbursement is also available for farm-related vehicles (one per year) at the following levels: Premier One—\$100, Premier Two—\$120, Premier Three—\$150 and Premier Four—\$175. Family membership includes roadside reimbursement services (twice per year) per household; otherwise, benefit is for primary member only. Call CA at 800-432-3276 for your roadside emergency form, and submit within 60 days of service for reimbursement. This benefit is for Premier members only. The Standard motor reimbursement benefit is not included with this increased benefit level.

CA Highlights monthly newsletter

Member's connection to healthy lifestyle articles, the latest CA news and legislative updates from Washington, D.C.

*Doctor On Demand operates subject to state laws and does not currently offer care in AK, AR, ID or LA. Doctor On Demand is not intended to replace the care of a primary care physician. Doctor On Demand physicians do not prescribe DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

**Motor vehicle accident protection is for Standard members only.

***The vision discount program and the discount prescription drug card are NOT insurance and do not meet the minimum creditable coverage requirements under the Affordable Care Act. The programs provide discounts at certain vision and prescription drug providers. They do not make payments directly to the providers. The plan member is obligated to pay for all services but may receive a discount from those providers who have contracted with the discount plan organization.

†Exclusions include motorcycles and three-wheel all-terrain vehicles (ATVs). Plan specifics including limitations and exclusions apply. Please see the master policy for complete details.



Premier membership benefits

A winning combination

The IHC Group and its affiliates have offered insurance products to over one million customers for over 30 years. Together, CA and The IHC Group offer a unique combination of association-endorsed health insurance products at cost-effective price points.

Premier members receive all Standard membership benefits,[†] plus

Additional insurance coverage	Premier One	Premier Two	Premier Three	Premier Four
Critical illness insurance* Pays a lump sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. A family plan covers a primary member and spouse.	\$2,500	\$5,000	\$7,500	\$10,000
Accident medical expense insurance* After the deductible, benefits are payable for medical expenses incurred as the result of each covered accident. A family plan covers the primary member, spouse and all dependents.	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)	\$10,000 (\$500 deductible)
Term life insurance* Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500	\$10,000
Accidental death and dismemberment insurance* Coverage 24 hours a day, everywhere you go when a covered loss results within 365 days after an accident. Family membership covers all family members.	\$5,000	\$10,000	\$10,000	\$10,000
Accident disability income insurance* Pays a monthly benefit for up to 12 months for a disability due to accident, after an elimination period of 90 days. Primary member only.	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month

[†]Motor vehicle accident protection is for Standard members only.

*The benefits listed are available through membership in CA. Insurance coverages outlined in this brochure are provided under the master Group Insurance Policy (GAO-P-1207) issued to CA, the master group policyholder.

This brochure provides a very brief description of the important features of the CA membership packages. It is not a certificate of insurance and only the actual certificates' provisions will control. The certificates themselves set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. Therefore, it is important that you READ THE CERTIFICATES CAREFULLY. For complete details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), Group Accident Certificate of Insurance (GAO-ACC-C-1207) and the Group Term Life Insurance (GAO-TL-C-1207).

As of February 2015, Premier memberships are currently not available in the states of: CT, HI, MD, ME, MT, NH, NJ, NY, VT and WA.

Insurance benefit details (may vary by state)

Critical illness insurance coverage

- Covered critical illnesses include: life-threatening cancer, heart attack, kidney failure, stroke, coma, coronary artery bypass, loss of sight, speech or hearing, major organ transplant, paralysis and severe burn. The percentage of the benefit paid varies based on the illness diagnosed. Critical illnesses diagnosed in the first 30 days of coverage will have the lesser of a \$500 benefit or 10 percent of the amount that it would have paid for the condition if first diagnosed more than 30 days after the insured person's effective date. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.
- The amount payable will be reduced by 50 percent if the insured person is age 65 or older on the date a benefit becomes payable. Coverage terminates at age 70.
- The following services are NOT covered under the CA membership. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to:
 - self-inflicted injury or sickness;
 - suicide or attempted suicide;
 - using drugs;
 - committing a crime;
 - participation in any riot or war; or
 - an illness specifically excluded from the definition of any critical illness.
- Pre-existing conditions: Benefits are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage, including any waiting period for coverage eligibility. A Critical Illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded by the Policy. A pre-existing condition means any illness or injury for which an insured person received any diagnosis, medical advice or treatment or had taken any prescription medicines during the 12 months immediately preceding the effective date of the insured person's coverage under the Policy.

Accident medical expense, hospital confinement, disability and death and dismemberment insurance coverage

- All coverage terminates at age 70.
- The following services are NOT covered under CA membership. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not provide any benefits for charges, treatment, services, or supplies that are:
 - not medically necessary;
 - experimental/investigational;
 - not prescribed by a physician;
 - received without charge;
 - received from persons employed or retained by the insured person or any family member; or
 - from a hernia.
- The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to:
 - war;
 - active duty service;
 - traveling or flying by air, except as a fare paying passenger;
 - parachuting or bungee-cord jumping;
 - rodeo participation;
 - professional sport participation or practice;
 - committing a crime;
 - suicide or intentionally self-inflicted;
 - using drugs;
 - being intoxicated;
 - work; or
 - a medical mishap.

Life Insurance

- Coverage terminates at age 70.
- The plan does NOT provide a death benefit under the CA membership for the following (for the complete list of limitations and exclusions, please see the certificate of coverage):
 - suicide, attempted suicide, or other intentionally self-inflicted injury or sickness, while sane or insane, if it occurs within two years from the insured person's effective date of coverage; or
 - death as a result of war, whether declared or undeclared.

This plan is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a CA membership will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage.

Communicating for America

The association-based health and life products listed in this brochure are available to members of Communicating for America, Inc. (CA). CA provides many benefits and discounts to its members. Your enrollment as a member of CA is completed upon receipt of the association dues. If you are not currently a member of CA, dues will be added to the premium based on choice of billing cycle. Your membership information will be mailed shortly thereafter.

CA is not affiliated with Madison National Life Insurance Company, Inc., nor is it a part of the insurance coverage.

CA is a 501(c)(5) nonprofit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. Find more information at www.communicatingforamerica.org.

Madison National Life Insurance Company, Inc.

The association-endorsed health and life insurance products in the Premier membership are underwritten by Madison National Life Insurance Company, Inc. (Madison National Life), domiciled in Wisconsin is licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are health insurance, group life and disability income, employer stop-loss, specialized individual life and annuity products. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations. (An A++ rating from A.M. Best is its highest rating.) Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. For more information about The IHC Group, visit www.ihcgroup.com.

This information is a brief overview of the plan's features, and is not intended to serve as a legal representation of the benefits provided. Benefits are subject to all definitions, terms, conditions, limitations and exclusions of the entire contract. Some provisions may vary by state. For complete details refer to the Madison National Life Insurance Company group policy (form number GAO-P-1207) and the underlying Certificates of Insurance.

