

**Asheville City Schools** is offering all full-time employees a comprehensive Cafeteria Benefits plan. The Cafeteria Benefits plan is being arranged by Mark III Brokerage, an employee benefits firm that has worked in the public sector since 1973. The Cafeteria Benefits plan allows you to pay for certain insurance premiums, child-care, and unreimbursed medical expenses before taxes are taken out of your paycheck. Paying for these benefits in this method may reduce your taxes and may increase your take home pay.

- The Plan Year begins October 1, 2010 and ends September 30, 2011

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***This booklet highlights the benefits offered through your Employer for the current plan year. This is neither an Insurance Contract nor a Summary Plan Description and only the actual policy provisions will prevail. All information in this booklet including premiums are subject to change. All policy descriptions are for informational purposes only.***

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## ***Gilsbar HealthCare Flexible Spending Account***

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***Plan Year: October 1, 2010 - September 30, 2011***

***Medical Reimbursement Plan Maximum: \$3,000.00***

***Medical Reimbursement Plan Minimum: \$240.00***

***Run Off Period: 90 days following the end of the plan year to file for services rendered during the plan year.***

***New Hire Waiting Period: 30 days***

Flexible Spending Accounts allow you to use pre-taxed dollars towards health care expenses such as prescription and over-the-counter medication, certain medical procedures, copays, and more. With Flexible Spending Accounts (FSA), you can save a significant amount of money on your health and day care expenses using a Health Care and/or Dependent Care Flexible Spending Account (FSA). The frequently asked FSA questions below will help you understand how to make the most of this program and your paycheck.

### **General questions regarding Health Care and Dependent Care Accounts:**

#### ***What is an FSA?***

Provided by your employer, an FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck, pre-tax, to help pay for your out-of-pocket medical expenses and/or dependent day care expenses. The amount you elect is deducted from gross earnings before federal and state taxes are calculated.

By using your FSA to pay for qualified expenses you save on income tax...which means your take home pay increases!

#### ***Will I pay taxes on the money I set aside?***

No. FSA contributions and reimbursements are exempt from Federal Income taxes, Social Security (FICA) taxes, and in most cases, state income taxes.

#### ***What kind of savings can I realize by participating in this program?***

Actual savings depend on your tax bracket, but most people will save about 30% on their eligible health care and dependent care expenses.

#### ***Can I submit expenses I incurred before the beginning of the plan year?***

No. Only expenses incurred during the plan year and while you are a participant are eligible for reimbursement.

#### ***How long do I have to file a claim with Gilsbar after the plan year ends?***

You have a grace period (90 days) after the end of the plan year to submit expenses incurred during the plan year.

***Can I change the amount of my election(s) in the FSA program during the plan year? (i.e. my glasses cost more than I anticipated, I miscalculated my daycare expenses for the year)***

Generally, you may not change your FSA elections during the Plan Year. However, you may change during the annual enrollment period for the coming Plan Year.

There is an exception to this rule: you may change or revoke your deferral rate in the FSA if you have a Change in Dependent Status. Examples of a qualifying status change may include:

- Marriage, divorce, or legal separation
- Birth, adoption or placement for adoption of a child
- Death of a dependent or spouse
- Change in employment status of yourself or your spouse
- A significant change caused by a third party in the cost of your dependent care coverage

***If I terminate employment, or participation in the FSA, what happens to the money left in my account(s)?***

You will be reimbursed only for expenses incurred prior to your termination date, and submitted within the termination grace period. Any money remaining in your account(s) after the grace period will be forfeited.

***Can I view my FSA balances online?***

Yes! Visit [myGilsbar.com](http://myGilsbar.com) and login to access claims information and FSA balances online. The Welcome Page Letter at the end of this summary will give you instructions on how to login.

***What if I have a question?***

If you have any questions regarding your account balance, claim reimbursement or eligible expenses, you can access your account information at [myGilsbar.com](http://myGilsbar.com) or you can call our Customer Contact Center at 1.800.445.7227 ext. 883.

***How does participating in an FSA save me money?***

The following example illustrates how a FSA saves you money. This example shows the per period savings for an employee on a bi-weekly payroll, with a tax status of "single" with one exemption:

	<u>With FSA</u>	<u>Without FSA</u>
Salary	\$1000	\$1000
Less Pre-Taxed Dollars:		
Health Care Reimbursement	\$100	0
Dependent Day Care Reimbursement	\$150	0
Taxable Income	\$750	\$1000
Less:		
Federal Income Tax	\$82	\$121
State Income Tax	\$17.58	\$23.44
Social Security	\$57.37	\$76.50
Net Take Home Pay	\$593.05	\$779.06
Less Health Care & Dependent Care Expenses	\$0	\$250
Net After Expenses	\$593.05	\$529.06
Tax Savings This Pay Period: \$63.99		
Annual Tax Savings: \$63.99 X 26 pay periods = \$1,663.74		

### **MEDICAL REIMBURSEMENT ACCOUNT**

**The Health Care FSA is simple! Provided by your employer, a Health Care FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck, pre-tax, to help you pay for your out-of-pocket medical expenses. The amount you elect is deducted from gross earnings before federal and state taxes are calculated. By using your FSA to pay for qualified medical expenses you save on income tax... which means your take home pay increases.**

#### ***How does the Health Care FSA Work?***

With a Health Care FSA, you must decide on your contribution amount at the beginning of the plan year. The amount you designate will be equally divided between pay periods. To estimate the out-of-pocket expenses that you, your spouse, and your dependents may incur, consider any standard co-pays, prescriptions, office visit, and over-the-counter medications and planned medical expenses, i.e. braces or LASIK eye surgery. An expense worksheet has been provided at the end of this section to help you determine the amount of money to allocate to your Health Care FSA.

The IRS requires you to forfeit any money that is left in the FSA at the end of the year. Generally, it is better to underestimate the expenses and pay a little extra tax than to overestimate expenses and forfeit money. To help avoid forfeitures, you will receive a notice of your balance prior to the end of each year.

You can access balance information online 24/7 via [myGILSBAR.com](http://myGILSBAR.com). Select the "Reimbursement Account Center" link on the left side of the screen to view your balances. Once you decide how much you want to contribute each paycheck, the money is automatically deposited into your account. As you incur eligible expenses, fax your completed claim form and receipts to Gilsbar for reimbursement.

### ***What is eligible for reimbursement under the Health Care FSA?***

Eligible health care expenses may include deductibles, co-payments and amounts over the maximum your plan pays, expenses for routine physicals and other expenses not covered by your health care plan. For more complete listing please refer to the "Qualified Medical Expenses Eligible for Reimbursement" list.

### ***How do I get reimbursed?***

For reimbursement of expenses covered under a health care plan:

- Ensure your expenses are submitted to your health carrier
- If you also have coverage through a spousal plan, you must submit your expenses to both carriers before you submit your expenses for FSA reimbursement
- Once processed by your health carrier(s), complete the Health Care Expense Claim form and attach a copy of the "Explanation of Benefits" showing the unpaid expenses
- For reimbursement of expenses not covered under a health care plan: ex.: over-the-counter medicines
- Complete the Health Care Expenses claim form and attach itemized bills for the expense

### **FAX CLAIMS AND PROOF OF EXPENSE TO 866-635-1329 FOR PROCESSING.**

### ***How much will be reimbursed?***

When you submit a health care expense, you will be reimbursed for eligible expenses claim up to the maximum amount you elected for the plan year, minus any previous reimbursements.

### ***Can I use my Health Care FSA for my family's expenses?***

Eligible health care expenses incurred by you, your spouse, or any dependent that you claim as a dependent on your income tax returns are allowable for reimbursement.

### ***If I don't have any medical insurance through my company, can I still participate in the Health Care FSA?***

Yes. Out-of-pocket expenses for you and your dependents are eligible for reimbursement whether or not you are insured through your company. Health related expenses are reimbursable for your dependents, if you claim them as a dependent on your income tax returns (this definition of a dependent may be different than that used for your health insurance plan).

### ***Is there anything I have to keep in mind when it comes time to file my taxes?***

Expenses payable through your benefits program (or your spouse's, if applicable) are not eligible for reimbursement under the Health Care FSA. In addition, expenses reimbursed through your Health Care FSA cannot be claimed as a deduction on your income tax returns.

***I am covered under both my health insurance plan and my spouse's. Do I have to submit medical expenses to both plans before I can file for reimbursement from my Health Care FSA?***

Yes. IRS regulations do not permit reimbursement of expenses through the FSA that would otherwise be covered under your health insurance plan. Expenses should first be submitted to your health insurance plan(s), then send any remaining unpaid claims to Gilsbar for reimbursement.

***If I have a question about my account, what should I do?***

If you have any questions, you can access your account information 24/7 at [www.mygilsbar.com](http://www.mygilsbar.com), or you can call Gilsbar's Customer Contact Center at 1.800.445.7227 ext. 883. The following is a brief summary of information and is intended to serve as a quick reference to help determine whether or not an expense may be eligible for reimbursement. This list is not all-inclusive. This information is not tax advice. Tax advice should be obtained from a professional tax advisor.

**Qualified Medical Expenses Eligible For Reimbursement**

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control
- Braces
- Braille books and magazines
- Capital expenses
- Special car hand controls/special car equipment for a disability
- Chiropractor's fees
- Christian Science practitioners' fees
- Contact lenses
- Contact lens solution
- Crutches
- Dental fees (not considered cosmetic)
- Diagnostic fees
- Drug addiction
- Eyeglasses
- Eye exams
- Guide Dog
- Health Institute
- Hearing aids
- Hearing aid batteries
- Hospital services
- Immunizations

Insulin  
Laboratory fees  
Lead-based paint removal  
Learning disability  
Medical information plan  
Medical services  
Nursing services  
Operations  
Osteopathic Physicians  
Over-the-counter medications\*  
Oxygen  
Prescription drugs  
Psychiatric care  
Psychoanalyses  
Psychologist  
Sterilization  
Stop Smoking programs  
Telephone for hearing impaired  
Television for hearing impaired  
Therapy\*  
Transplants (organ)  
Transportation  
Weight loss programs\* (not food)  
Wheelchair  
X-ray

#### **Expenses Not Eligible For Reimbursement**

Baby-sitting and childcare  
Bleaching teeth (cosmetic)  
Cosmetic surgery  
Dancing lessons  
Diaper service  
Dietary supplements  
Electrolysis  
Face lifts  
Food  
Funeral expenses  
Hair transplants  
Health club membership dues  
Household help  
Illegal operations or treatments  
Insurance premiums  
Laetrile  
Liposuction  
Marijuana used medically  
Maternity clothes  
Personal use items  
Prescription drugs

considered cosmetic, Rogaine  
 Swimming lessons  
 Vitamins  
 Any expenses not considered "medically necessary" by the IRS  
 Any expense for your general health, even if your doctor prescribes the program

**OVER-THE-COUNTER LIST**

	<b>eligible</b>	<b>ineligible</b>	<b>dual purpose</b>
Acne treatment	x		
Allergy medicines	x		
Antacids	x		
Anti-diarrhea medicine	x		
Bactine	x		
Bandages	x		
Band-aids	x		
Bug bite medication	x		
Calamine lotion	x		
Carpal tunnel wrist supports	x		
Chapstick		x	
Condoms	x		
Contact cleaning medicine	x		
Cough drops	x		
Cough or cold medicine	x		
Creams or ointments for muscle or joint pain	x		
Diaper rash ointments	x		
Dietary supplements to treat specific medical condition			x
Face Cream		x	
Feminine hygiene products			x
Fiber supplements			x
First aid cream	x		
First aid kits	x		
Food with weight loss programs		x	
Gauze pads	x		
Glucosamine/Chondroitin			x
Health club dues			x
Incontinence supplies	x		
Lactose intolerant pills			x
Laxative	x		
Liquid adhesives for small cuts	x		
Medicated shampoos		x	
Medicated soap		x	
Moisturizers		x	
Motion sickness pills or patches	x		
Nasal sinus sprays	x		
Nasal sprays for snoring			x

	eligible	ineligible	dual purpose
Nasal strips			x
Nicotine gum or patches for stop smoking purposes	x		
One-a-day vitamins		x	
Orthopedic shoes and inserts (only reimburse for cost above cost of regular shoes)			x
Over-the-counter home therapy and treatment for menopause to treat symptoms such as hot flashes night sweats, etc.			x
Pain relievers	x		
Pedialyte for ill children's hydration	x		
Pregnancy test kits	x		
Prenatal vitamins			x
Reading glasses	x		
Rubbing alcohol	x		
Shipping and sales tax for eligible item	x		
Sinus medications	x		
Sleeping aids	x		
Special ointment or creams for sunburn (not just regular skin moisturizers)	x		
Spermicidal foam	x		
St. John's Wort for depression			x
Sunscreen			x
Suntan lotion		x	
Suppositories and creams for hemorrhoids	x		
Thermometers (ear or mouth)	x		
Throat lozenges	x		
Toothbrushes (electric or otherwise) even if medical practitioner recommends special ones to treat a condition	x		
Toothpaste		x	
Visine tears and other such eye products	x		
Wart remover treatments	x		
Weight-loss drugs			x

\* Primarily for medical care. The IRS allows reimbursement of reasonable quantities in the case of over-the-counter medicines, drugs and medical supplies.

\*\* Never eligible for reimbursement under the IRS guidelines.

\*\*\* Items that may or may not be eligible for reimbursement. The expense is not eligible for reimbursement if it is for personal use, cosmetic or used for general health purposes.

## Health Care FSA Expense Worksheet

This worksheet has been prepared to help you determine the amount of money you wish to allocate to your Health Care FSA. You may want to review your check-book register or credit card statements from last year to identify medical expenses you paid out of your own pocket. Compare last year's typical expenses to those eligible under your Health Care FSA and budget accordingly for the upcoming year, keep in mind to only budget for those expenses specifically eligible under your Health Care FSA.

• **Recent Senate legislation has stated that effective January 1, 2011, participants are required to have a prescription for Over-the-Counter ("OTC") products to be eligible under their FSA plan. Therefore a prescription or letter of medical necessity would be required after January 1, 2011 for OTC items.**

### Health Care Expenses You Paid Last Year Could Include:

Deductibles (medical and dental)	\$ _____
Benefit percentage/co-insurance (The amount NOT paid by your insurance)	\$ _____
Amounts paid over plan limits	
Over reasonable and customary allowance	\$ _____
Over psychiatric limits	\$ _____
Over private room allowance	\$ _____
Expenses NOT covered by your insurance plan	
Physicals	\$ _____
Prescription drugs	\$ _____
Over-the-counter medications	\$ _____
Vision care	\$ _____
Hearing expenses	\$ _____
Psychiatric care	\$ _____
Dental and orthodontic care	\$ _____
Assistance for the handicapped	\$ _____
Therapy/treatments	\$ _____
Physician's fees/services	\$ _____
Medical equipment	\$ _____
Miscellaneous charges	\$ _____
My out-of-pocket health care (expenses last year)	\$ _____

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## ***Flex Debit Card***

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Effective January 1, 2008, new IRS rules simplified the use of Flex Debit Cards. These rules now require drugstores and supermarkets to identify FSA-eligible items at checkout and require the drugstore or supermarket to only use the card for FSA eligible items. This means that you can use your card at participating stores that offer this feature for the total FSA-eligible amount and NO receipts are needed to verify the eligibility of the purchase! And of course, you can continue to use your card at pharmacies and other health care providers.

Please visit <http://www.sig-is.org/en/index.asp> and click on **IIAS Merchant List** for the latest list of participating merchants.

Here's an example:

You have been purchasing prescriptions at a pharmacy in a local supermarket using your Card and you go to the store to pick up a prescription. If the store has not made the change required by the IRS to identify FSA-eligible items, your Card may be declined at the point of purchase. In this case, you can transfer your prescriptions to a pharmacy in a participating discount store or supermarket, or to a freestanding pharmacy, or simply continue to turn in your paper receipts for reimbursement as you have previously.

Important point to remember:

If you use your Card in a discount store or supermarket that is not participating — even if you purchased FSA-eligible items in the store prior, your Card may decline.

Here's how your Flex Card works at participating stores:

1. Bring prescriptions and vision products, OTCs and other purchases to the register at checkout to let the clerk ring them up.
2. Present your Card and swipe it for payment.
3. If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the purchases are FSA eligible), the amount of the FSA-eligible purchases is deducted from the account balance and no receipt follow up is required. The clerk will then ask for another form of payment for the non-FSA-eligible items.
4. If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
5. The receipt will identify the FSA-eligible items and may also show a subtotal of the FSA-eligible purchases.

### ***How does the FSA Debit Card work?***

Shortly after the start of the plan year you will receive your FSA Debit Card to use for your eligible medical expenses. If you are a current participant, your card will reflect the new plan year contribution amount on the new effective date of the plan. As you incur expenses, use your FSA Debit Card to have the funds taken directly out of your account so you don't have to pay with cash out of your pocket.

***Where can I use my FSA Debit Card?***

Your FSA Debit Card will only be accepted at authorized vendors that have the appropriate merchant codes, such as medical clinics, hospitals, dental offices, vision care centers and pharmacies.

***If I use my FSA Debit Card, is verification of claims still required?***

Per IRS requirements, verification of claims is required for all debit card transactions. A large portion of debit card transactions can be verified using one of the IRS' approved electronic methods: however, **not all transactions can be verified electronically**. For any expense that cannot be verified electronically, **you must provide supporting documentation** upon request in the form of an itemized bill or receipt to Gilsbar. Verification should include the patient name, date of service, description of services rendered, cost and patient liability. If Gilsbar does not receive verification within 30 days of the date requested you will be asked to return the un-verified amounts to your employer, or they may be counted as taxable income to you.

***Reminder:***

***Recent Senate legislation has stated that effective January 1, 2011, participants are required to have a prescription for Over-the-Counter ("OTC") products to be eligible under their FSA plan. Therefore a prescription or letter of medical necessity would be required after January 1, 2011 for OTC items.***

***Are there special rules that relate to prescriptions, over-the-counter (OTC) products, and vision expenses incurred at retail merchants?***

January 1, 2008, new special IRS rules allow you to use your FSA debit card in participating discount stores and supermarkets that can identify FSA-eligible items at checkout. This means that you can use your card at participating stores for the total FSA-eligible amount and NO receipts are needed to verify the eligibility of the purchase! Important point to remember: If you use your card in a discount store or supermarket that is not participating in the IRA program, even if you purchased FSA-eligible items there before, your card may decline.

***Can I use my FSA Debit Card for eligible Dependent Care expenses?***

No. Your FSA Debit Card may not be used to pay for eligible Dependent Care expenses. Your card will only be accepted at authorized vendors that have the appropriate merchant codes, such as medical clinics, hospitals, dental offices, vision care centers and pharmacies.

***What happens if the FSA Debit Card is used for an ineligible expense?***

Gilsbar will review all charges and determine if the card was used for an ineligible expense, according to IRS guidelines. If it was, we will notify you for repayment of the invalid amount. Failure to repay within 30 days of the request can result in the loss of your debit card privileges.

***What should I do to pay for an expense that is more than my account balance?***

You should tell the merchant to swipe your card for the amount equal to what is left in your account, then use another payment method to pay the remaining balance.

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## ***Gilsbar FSA Substantiation FAQ***

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### **Documenting & Submitting Proof of FSA Eligible Purchases**

#### **FREQUENTLY ASKED QUESTIONS:**

##### **Previously, I never received notices asking for debit card receipts. Why am I now getting these notices?**

The IRS changed the rules regarding how debit cards need to operate for an FSA. These rules took effect on January 1, 2008, so after January 1, 2008, the process Gilsbar has to follow has changed and hence, you have seen a change. According to the new rules, there are five basic requirements that must be met for you to use a debit card for your FSA. These requirements are:

- Participants must provide certification each year that they will only use the debit card for FSA eligible items. This is done during the enrollment process.
- The participant must retain all receipts for all transactions.
- 100% of debit card transaction must be reviewed by a third party to ensure that the items purchased are FSA eligible.
- Sampling or employee "self-certification" is not allowed for an FSA.
- Debit cards can only be used at locations that are medical service providers or provide point of purchase review.

Fortunately, in the new rules, the IRS defines several electronic substantiation methods that we can follow to help with the adjudication process. These methods are:

- **Co-pay Match** – If a transaction equals a co-pay amount or multiples of co-pay amounts under the health plan, no additional information is needed to support a card transaction.
- **Recurring Expense** – For transactions that were previously substantiated, recurring expenses will also be considered substantiated provided they are incurred with the same provider at the same location for exactly the same amount.
- **Real-Time or Merchant Substantiation** – If a transaction can be matched against real-time data at the point of purchase identifying it as a medical expense, no additional substantiation is needed.

All in all, with the new rules, about 72% of all debit card transactions fit one of the electronic substantiation categories listed above. Meaning, Gilsbar is asking for detail on about 28% of all debit cards transactions.

##### **Why does the IRS have these rules? Isn't it my money?**

Yes, the money that you put into an FSA is your money; however, in order to receive this money WITHOUT paying taxes you must follow the rules that the IRS has provided for the receipt of an FSA pre-tax reimbursement. At the present time, these rules require all administrators to verify that the money in the FSA is being used for medical care purposes.

**What should I do if I receive substantiation letters?**

You should sign and return these notices to Gilsbar when you submit your receipts, and keep a copy of these letters for your records. Remember, you can mail or fax your receipts and forms to Gilsbar:

**Mail: Employee Reimbursement Center /P.O. Box 26046 / Tampa, FL 33623 /  
Fax: 866.635.1329**

**What are acceptable forms of substantiation?**

Acceptable forms of substantiation include: Explanation of Benefits (EOBs) and register and/or provider receipts showing the date, item bought and dollar amount charged. Credit card receipts are not acceptable forms because they do not provide the specific item purchased; therefore, Gilsbar cannot determine if the expense was an FSA eligible item.

**Is it a requirement that providers, pharmacies, hospitals, etc. provide a receipt with service?**

No, it is not a requirement that they provide a receipt, but we suggest you always ask for and collect a receipt from medical providers and facilities. If you are ever audited by the IRS, they will require these receipts for validation of purchases.

**In addition to sending my receipts to Gilsbar, should I also keep copies of my receipts?**

Because FSAs are federally regulated accounts, we do encourage you to practice good record-keeping habits. Just like you track other items for tax purposes each year, consider your FSA documentation just as important. It is our recommendation that you keep these receipts for your personal records in addition to sending to Gilsbar.

Here are a few organization and record-keeping suggestions:

- Designate a folder to keep copies of only your FSA eligible receipts.
- In this same folder, keep copies of any information you receive from your employer or Gilsbar regarding FSAs. This includes marketing pieces, letters, or notices you may receive.
- Register on myGilsbar.com and start utilizing the Reimbursement Account Center to stay informed and up-to-date on your account. The reimbursement account center allows you to access the following:
  - Available balance
  - Submitted claims
  - Pending claims
  - Payments received
  - Lists of eligible expenses
  - Downloadable forms
  - And much more!

**I thought purchases at certain vendors were automatically substantiated and considered approved purchases?**

Effective January 1, 2009, no additional substantiation is required for debit card transactions that are approved at the point of sale by merchants (specifically pharmacies) who have adopted the Inventory Information Approval System (IIAS).

The IIAS system compares the SKU on the item being purchased to a list of FSA eligible items sold at the store. When a FSA debit card is used, the pharmacy will only allow the card to pay for the FSA eligible items and any non-FSA eligible items will need to be paid for using an alternative method of payment. After January 1, 2009, if merchants have not adopted this system, FSA debit cards might not work at their places of business. Until then, providing copies of receipts, even pharmacy purchases, is still required.

**Reminder:**

***Recent Senate legislation has stated that effective January 1, 2011, participants are required to have a prescription for Over-the-Counter (“OTC”) products to be eligible under their FSA plan. Therefore a prescription or letter of medical necessity would be required after January 1, 2011 for OTC items.***

If you have any questions concerning your Plan, please feel free to contact:

**Gilsbar’s Customer Contact Center at 1.800.445.7227 ext. 883**

Fax Claims and Proof of expense to: **1.866.635.1329 for processing**

**(PLEASE KEEP YOUR ORIGINALS)**

If you prefer to submit your form by mail, please send claim form and receipts to:

**Claims Processing Center**

**P.O. Box 26046, Tampa, FL 33623**

**(PLEASE KEEP YOUR ORIGINALS)**

**WEBSITE: [www.myGilsbar.com](http://www.myGilsbar.com)**



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## ***Gilsbar Dependent Care Flexible Spending Account***

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***Plan Year: October 1, 2010 - September 30, 2011***

- ***Dependent Care Flexible Spending Account Maximum: \$5,000***
- ***The debit card does not apply to the Dependent Care account***

### ***Dependent Care Reimbursement Account***

The Dependent Care FSA helps you pay for child care services which make it possible for you and your spouse (if applicable) to work. It also may be used to help pay for the care of a disabled spouse or dependent.

The Dependent Care FSA creates tax savings on up to \$5,000 of daycare expenses. That can mean \$1,500 in tax savings enough to pay for weeks of eligible child or adult daycare!

### ***How Does a Dependent Care FSA work?***

A Dependent Care FSA is a reimbursement account that allows you to set aside a certain amount of each paycheck on a pre-tax basis to pay for your eligible dependent day care expenses. The amount you elect at the beginning of each plan year, is deducted from your gross earnings before federal and state taxes are calculated. By using your FSA to pay for qualified expenses you save on income tax...which means you have more money in your pocket!

To estimate your dependent care expenses, consider your expenses from last year. An expense worksheet is provided at the end of this section to help you determine the amount of money to allocate for your Dependent Care FSA. Remember, the IRS requires that all money in your account be used during the plan year.

### ***Am I eligible to use the Dependent Care FSA?***

To be eligible, you must be at work during the time your eligible dependent receives care. You must also meet one of the following eligibility guidelines:

- You and your spouse are both employed;
- You are a single parent;
- Your spouse is a full-time student at least five months during the year while you are working;
- Your spouse is physically or mentally unable to provide his/her own care; or
- You are divorced or legally separated and have custody of your child most of the time even though your former spouse may claim the child most of the time even though your former spouse may claim the child for income tax purposes.

### ***Who is an eligible dependent?***

An eligible dependent is defined as any person who can be claimed as a dependent for federal tax purposes and who:

- Is a child under 13 years of age;
- Is a child over the age of 13 who is physically or mentally incapable of caring for himself or herself;
- Is your spouse who is physically or mentally incapable of caring for himself or herself,
- An elderly parent who resides with you and is physically or mentally incapable of caring for himself or herself.

### ***What expenses are covered?***

Eligible dependent care expenses are those which allow you and your spouse, if you are married, to work or attend school full- time. Below are some examples of eligible dependent care expenses:

- Day care facility fees
- Before/after school care
- Summer day camp (not overnight)
- Nursery school or preschool, if child is too young for kindergarten
- In home babysitting fees, if not provided by another dependent and claimed as income by the care provider
- Private school tuition, K4 and above is not eligible for reimbursement

### ***Is there anything I have to keep in mind when it comes time to file my taxes?***

You are required to provide the name, address and taxpayer identification (or Social Security number) of the dependent care provider on your income tax return. If you are unable to provide this information, both the tax credit and the exclusion for the spending account reimbursement may be denied by the IRS. Verify that this information is available before you elect to participate in the Dependent Care FSA.

Expenses reimbursed from this FSA cannot be used to claim a Federal Income Tax credit; therefore, you will have to determine which approach is best for you. You may even be able to combine the expense account and tax credits to reduce your overall dependent care expenses. The Tax credit is up to \$3,000 for one qualifying individual and up to \$6,000 for two or more qualifying individuals. The percentage of dependent care expenses that can be used is 35%. The start of the phase out range from adjusted gross income is \$15,000. You may want to consult your tax advisor to see if the Flexible Spending Account or the tax credit will be more advantageous to your family.

### ***How do I get reimbursed?***

As you incur eligible expenses you must submit a completed Dependent Care

FSA claim form to Gilsbar with proof of payment from your day care provider or from the individual who provides the care.

Dependent Care FSA claims must include the federal tax identification number or Social Security number, name and address of the provider, dates of service, type of service rendered and name of dependent. The individual who provides the care cannot be your spouse or a dependent under the age of 19.

With a Dependent Care FSA, you will be reimbursed as you set funds aside. If you submit a claim for more than what has been set aside for that account, the unreimbursed claim portion will be placed in "pending" status until funds are received through payroll deduction at which time you will receive reimbursement.

***Can I pay my in-home daycare provider through the Dependent Care FSA?***

Yes. You can be reimbursed from your Dependent Care FSA for any qualified daycare expenses, whether performed in your home, the provider's home or a "daycare center". Receipts for the expenses and the caregiver's Tax ID number or Social Security number must be provided.

***I'm divorced; my ex-spouse claims our child as a deduction for tax purposes. I pay for child care. Can I use the Dependent Care FSA?***

If your child resides with you most of the year, you can use the dependent care account to pay for child care services. However, you might want to call your tax advisor to discuss your particular circumstances before you elect to participate in the account.

**Dependent Care FSA Expense Worksheet**

Dependent care expenses you paid last year could include:

Costs of Child or Adult Care Facilities\*

Day Care Center / Nursery School \$ \_\_\_\_\_

Family Day Care / Adult Day Care Centers\*\* \$ \_\_\_\_\_

Wages paid to a nanny or in home care provider\*\*\* \$ \_\_\_\_\_

\* The facility must follow all local and state laws.

\*\* These costs are eligible only if the adult dependent spends at least eight hours per day at home.

\*\*\* Please note these expenses are not eligible if the care services are provided by someone that you claim as a dependent.

Other dependent care expenses considered eligible by the IRS \$ \_\_\_\_\_

**TOTAL ESTIMATED DEPENDENT CARE EXPENSES \$ \_\_\_\_\_**

**Compare last year's typical expenses to those eligible under your Dependent Care FSA and budget accordingly for the upcoming year.**

**REMINDERS:**

- Participants should keep all of their receipts for the entire plan year in the event that Gilsbar ask for documentation or the IRS requests a copy of a receipt.
- You will have **90 days** following the end of the plan year to file for services rendered during the plan year. You may send all requests for reimbursement directly to Gilsbar.

If you have any questions concerning your Plan, please feel free to contact:

**Gilsbar's Customer Contact Center at 1.800.445.7227 ext. 883**

Fax Claims and Proof of expense to: **1.866.635.1329 for processing**  
**(PLEASE KEEP YOUR ORIGINALS)**

If you prefer to submit your form by mail, please send claim form and receipts to:

**Claims Processing Center**

**P.O. Box 26046, Tampa, FL 33623**

**(PLEASE KEEP YOUR ORIGINALS)**

**WEBSITE: [www.myGilsbar.com](http://www.myGilsbar.com)**



## Gilsbar Welcome Letter

Thank you for choosing to participate in the Health Care or Dependent Care FSA. Your FSA plans are administered by Gilsbar, Inc.

**Your Gilsbar group number is S2552**

**Access the MyGilsbar.com Website to Manage your Account 24/7!**

- View plan year balance
- Set up or edit ACH/Bank Draft information\*
- Check claim status
- View claim/ receipt images within 24 hours
- Obtain claim forms
- Set up email messaging
- View payments and payment dates
- File appeals to denied claims

*\*To participate in the FSA Direct Deposit (ACH / Bank Draft) a valid email address is required.*

**It's easy to get started:**

**Step 1: After your effective date, go to [www.mygilsbar.com](http://www.mygilsbar.com) and register as a new participant.**

You will complete a brief registration form to register with a valid email address and your group number.

**Step 2: Once logged in, click on a selection under the Reimbursement Account Center section in the left navigation bar.**

If you are a first time user, you will be prompted to enter your email address to sign up for our Reimbursement Account Center email service. This is an important step to ensure you will receive email updates when:

- a. A claim is received
- b. The claim/receipt images are ready to view online
- c. The claim is processed and posted for payment

**Step 3: Click the Accounts tab at the top to confirm that your annual election(s) and address are accurate.** Contact us with any discrepancies.

**Step 4: Confirm that your ACH/Auto Bank Draft information is entered and accurate,** (or to set up direct deposits into your bank account) click the **Profile** tab at the top and click **Edit** under the **Your ACH** section. To update your email address, click **Edit** under the **View / Edit Your Profile** section.

<p><b>For Fastest Processing, FAX Claims and Receipts to: 1.866.635.1329</b></p> <p>Mail Claims and Receipts to: Claims Processing Center PO Box 26046 Tampa, FL 33623</p> <p><b><i>(Please keep your originals)</i></b></p>	<p><b>Customer Contact Center</b></p> <p><b>7:00 AM – 7:00 PM Central Time</b></p> <p><b>Phone: 1.800.445.7227 ext. 883</b> <b>Email: <a href="mailto:flex@gilsbar.com">flex@gilsbar.com</a></b></p> <p><b><i>(Please do not email claims/receipts)</i></b></p>
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## **Ameritas Dental Plan**

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**Effective Date: October 1, 2010**

**COMBINED CALENDAR YEAR DEDUCTIBLE**

**\$50.00 per individual for Type II (Basic) and Type III (Major) Procedures**

**3 times family limit.** After the date that 3 members of a family have each satisfied their individual deductible, the entire deductible or any remaining portion of the deductible for any family member will be waived for the rest of that calendar year.

**TYPE I- PREVENTIVE AND DIAGNOSTIC** - Type I benefits are payable at 100% U & C\*. No deductible applies.

- Evaluations (Two per benefit period)
- Cleanings (Two per benefit period)
- Fluoride for Children (Under age 19)
- Space Maintainers
- Radiographs (X-rays)
- Bitewings (Two per benefit period)

**TYPE II- BASIC PROCEDURES** - Type II benefits are payable at 80% U & C\*. \$50.00 deductible applies.

- Sealants (Age 16 and under)
- Limited Exams- problem focused
- Restorative Amalgam
- Oral Surgery- Simple Extractions
- Oral Surgery-Complex Extractions
- Anesthesia
- Denture Repair

**TYPE III- MAJOR PROCEDURES** - Type III Benefits are payable at 50% U & C\*. \$50.00 deductible applies.

- Endodontics- (Root Canal)
- Endodontics- (Apicoectomy)
- Periodontics- (Non Surgical)
- Prosthodontics- Fixed Pontics or Abutments
- Crown Repair
- Restorative - Crowns
- Periodontics - (Surgical)
- Prosthodontics - Removable Dentures, Partial

**ORTHODONTIA (CHILDREN AND ADULTS)**

- Paid at 50% U & C\*.
- No deductible applies.
- \$1,000 Lifetime maximum per person.

**ANNUAL MAXIMUM BENEFIT**

- Applies to Type I, Type II and Type III Procedures
- \$1,000 per calendar year per person

**\*Usual & Customary charges**

### **Ameritas Managed Care Products**

- Employers achieve a balance between cost efficiency and employee choice.
- Plan members are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using a PPO dentist who has agreed to provide dental care at contracted fees.
- Over 70,000 PPO provider access points are available nationwide.
- PPO network dentists must meet our credentialing and quality assurance evaluation requirements.

### **Passive PPO**

In passive PPO, the coinsurance, deductible and maximum are the same for the member in and out-of-network. The only difference is the claim allowance. There is an incentive for the member to see an in network dentist; however, there is no penalty for seeing an out-of-network dentist. As with all Ameritas PPO Solutions, the member has the liberty to choose any dentist they wish. However, they will usually save out-of-pocket costs by seeing an in-network dentist.

### **Commonly Asked PPO Questions**

The plan provides excellent coverage for you and your eligible dependents. Please refer to the plan highlight for more details. As an added bonus, our plan includes access to Ameritas' Participating Provider Organization (PPO).

#### **Do I have to use an Ameritas PPO provider?**

**No**, employees and their covered dependents may utilize any licensed dental provider that they choose.

**Please note, there is no difference in the coinsurance, deductible, and maximums on either plan whether a PPO provider is utilized or not.**

#### **Why would I use an Ameritas PPO provider?**

By using a PPO provider:

- A Participating Provider is a dentist who has entered into an agreement to provide services to insured members of Ameritas' plans for a specific fee. Any insured member who chooses to go to a PPO provider will receive this discounted fee for procedures performed by that provider.
- As part of their contractual agreement with Ameritas, the PPO provider cannot "back-bill" the patient for the difference between the dentists' normal charges and the discounted fees that the dentist agreed to charge as an Ameritas PPO provider.
  - PPO providers are required to file the claim for the patient.
  - PPO providers are required to wait for reimbursement from Ameritas before billing the patient for any balances owed for deductibles, coinsurance, any amounts exceeding the annual maximum benefits, etc.

PPO panels are available in many areas; please visit the Ameritas **website at [www.ameritasgroup.com](http://www.ameritasgroup.com)** to search for a provider in your area.

**What happens if I don't use an Ameritas PPO provider?**

For members that do not want to utilize an Ameritas PPO provider, or if a PPO provider is not available in your area:

- We want to ensure that employees that utilize non-panel providers receive exceptional benefits that reimburse claims for non-panel providers in the most optimal way. Non-panel providers can charge their standard fees for any service. **However, the amount Ameritas allows for each procedure for non-panel provider utilizes 90th percentile of U&C (Usual & Customary) which is considered to be one of the highest reimbursement levels in the industry. This means that 9 out of 10 dentist's charges will fall within the amount that Ameritas allows for each procedure.** In doing so, employees can feel comfortable that very little back billing will occur due to the amounts allowed by the plan.

- Non-panel providers have no specific requirements regarding filing of claims. However, we have found that many dentists will assist the patient with the paperwork needed to file the claim. If a dentist is not willing to file the claim on the patient's behalf, the patient can simply attach the dentist's bill to a claim form that includes the patient's name and identification number, and fax or mail the claim to Ameritas for processing. Ameritas will process the claim, typically within 7-10 working days. Claim payment can be made to the patient or directly to the dentist if noted on the claim form. The patient can use Ameritas' claim forms which are available in the Benefit's Department or on the Ameritas website (this will be available via our Intranet in the near future), or the patient can use any generic claim forms that the dental office may have available. Filing claims is fast and easy with Ameritas!

If you have any questions about the PPO or the plan, please call:  
**Ameritas Group Claims Department at 1.800.487.5553**

**DENTAL EXCLUSIONS (DEFERMENT PERIOD)**

During the first 36 months following your or your dependent's Dental Coverage Effective Date, the initial placement of dentures, partial dentures, or bridges, if it includes the replacement of teeth all of which are missing prior to the effective date. (For currently covered insureds, Ameritas will use the employees Date of Hire to determine the 36 month period.) This exclusion will not apply if the prosthesis replaces a sound natural tooth which is extracted while the patient is insured under this Dental Coverage and which is replaced within 12 months of the extraction.

**EXCEPTIONS** to this exclusion will be made if the replacement is made necessary by: a) accidental bodily injury to sound natural teeth (chewing injuries are not considered accidental bodily injuries), or b) the extraction of a sound natural tooth provided the replacement is completed within 12 months of the date of the injury or extraction.

### **ANNUAL MAXIMUM CARRYOVER**

1. Visit a dentist between January 1 and December 31 of each year.
2. Submit a claim for a covered procedure prior to **March 1** of the following year.
3. Total dental benefits paid for the calendar year must be less than \$500.00  
*If you meet all 3 requirements then you will be eligible for the Annual Maximum Carryover benefit. This benefit will provide you with an additional \$250 towards your annual dental maximum for the following year. In future years, if you continue to meet these requirements you will continue to see an increase in your annual maximum by \$250 until you have reached an annual maximum carryover limit of \$1,000. This benefit allows you to accumulate up to a \$2,000 annual dental maximum.*

### **ELIGIBLE EMPLOYEES**

You are eligible for insurance if you are a full-time active employee working at least 20 hours per week.

### **ELIGIBLE DEPENDENTS**

Provides Coverage On:

- Your Spouse
- Children up to age 19 and unmarried (Up to age 24 if wholly dependent upon you for maintenance and support and if enrolled as a full-time student in an accredited school or college.)

### **PREDETERMINATION OF BENEFITS**

A treatment plan MAY be filed if a proposed course of treatment will exceed \$200.00. With this information, Ameritas can determine the benefits payable under this policy prior to the work actually being done. It will give the insured the amount payable, along with an idea of the out of pocket expense.

### **COORDINATION OF BENEFITS**

If you or any of your dependents incur charges which are covered by any other group plan, the benefits of this plan will be coordinated with the benefits of the other plan so that the total benefits received are not greater than the charges incurred.

### **SECTION 125**

This policy is provided as part of the Policyholder's Section 125 Plan. Each member has the option under the Section 125 Plan of participating or not participating in this policy. A member may change their election only during an annual election period, except for a change in family status. Examples of such events would be marriage, divorce, birth of a child, death of a spouse or child or termination of employment. Please see your plan administrator for details.

**ORTHODONTIA LIMITATIONS**

(This is not a complete list)

No benefit is payable for expenses incurred:

- In connection with a Treatment Program which was begun before the individual became insured for orthodontic benefits.
- During any quarter of a Treatment Program if the individual was not continuously insured for orthodontic benefits for the entire quarter.
- After the individual's insurance for orthodontic benefits terminates.

**LATE ENTRANT**

If you or your dependents do not elect to participate in the dental plan when first eligible, you will be considered a **Late Entrant** and you must wait 12 months for most procedures. For a **Late Entrant**, benefits will be limited to **exams, cleanings, and fluoride treatments**. The late entrant provision is waived if the employee comes on the plan as a result of a qualifying event.

**LIMITATIONS/EXCLUSIONS**

(This is not a complete List)

- For any treatment which is for cosmetic purposes. Facings on crowns or pontics behind the 2nd bicuspid are considered cosmetic.
- Charges incurred prior to the date the individual became insured under this plan, or following the date of termination of coverage.
- Services which are not recommended by a dentist or which are not required for necessary care and treatment.
- Expenses incurred to replace lost or stolen appliances.
- Expenses incurred by an insured because of a sickness for which he /she is eligible for benefits under Worker's Compensation Act or similar laws.

**Monthly Rates**

Employee Only	\$42.68
Employee and Child(ren)	\$78.89
Employee and Spouse	\$73.57
Employee and Family	\$109.77

**For Claims/Customer Service call Ameritas: 1.800.776.9446**  
**Website: [www.ameritasgroup.com](http://www.ameritasgroup.com)**

This insurance is underwritten by Ameritas Life Insurance Corp.



## *Cancer Can Affect Anyone*

### **Statistics Predict:**

- Cancer will strike one in every two men and one in every three women in the U.S.\*
- One out of eight women will develop breast cancer in her lifetime\*.
- One out of every six men will develop prostate cancer\*.
- The number of people with cancer will double in this decade\*\*.

### **Are you prepared for the cost of cancer?**

Your medical insurance covers most of the direct charges such as hospital and physicians' bills, but **may not cover** these **indirect** costs:

- Loss of wages while caring for a family member
- Loss of wages while you receive treatment
- Everyday living expenses and bills
- Childcare
- Home health care expenses
- Transportation for non-local or specialized treatment centers
- Experimental treatment
- Meals eaten out, fast food for family at home
- Lodging during non-local treatment

In fact, non-medical costs account for **67 percent** of all costs associated with cancer\*. Many Americans find themselves financially strapped as the result of the battle against cancer or a specified disease, even with medical insurance.

**THIS CANCER PLAN** is designed to create a source of extra cash that can help you and your family cope during the battle against cancer or a specified disease.

### **Extra cash when you need it. Here's how it works:**

- We provide cash benefits to you.
- You use the money to meet your needs - loss of income, house and car payments, transportation for treatment, other bills, etc. These non-medical expenses of cancer may not be covered by your major medical insurance.

### **Plus, you get these distinctive features:**

- Guaranteed renewable for life. You can't lose your coverage, as long as you continue to pay your premiums.
- Cash benefits paid to you regardless of any other medical insurance plan you may have.
- Provides cash to offset the costs of 30 other diseases.
- Coverage is portable. Employees can keep the coverage if they change jobs.

### **Selected benefits paying cash to you:**

- Cancer Screening Tests
- Chemotherapy, Radiation, Immunotherapy, or Hormone therapy
- Experimental Treatment
- Adult Companion Transportation and Lodging

\*Cancer Facts & Figures, American Cancer Society, 2001.

\*\*Report from the American Hospital Administration.

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## ***Assurity Cancer & Specified Disease Plan***

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Policy availability, rates and provisions may vary by state. This policy contains limitations and exclusions. For more detailed and complete information, please contact Assurity Life Insurance Company and ask to review the policy contract.

### **BASIC BENEFITS**

Provides benefits caused by cancer, and with a rider, certain other specified diseases for the employee, spouse and covered children with continuous benefit and premium policy for life.

### **RATE STRUCTURE**

Age bands: 18-34, 35-49, 50-64. Employee Issue Ages: 18-64, Family: Up to Age 64 on spouse. Children Age 0-21 (if "dependent children" definition is met, coverage is available to Age 25). Issue Age is age of last birthday on the day policy is issued.

### **PRE-EXISTING CONDITIONS**

Assurity will not pay benefits for any expenses incurred concerning a Pre-existing Condition unless the expenses are for services rendered after coverage has been in force for 12 months from the Issue Date.

A pre-existing condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured Person received medical consultation, advice or treatment from a Physician or had taken prescribed medication.

### **ISSUE AGE**

The Assurity cancer policy is available for persons ages 18-64, including spouses. The issue age of children is 0 days through 21 years of age. The coverage is continued up to age 25 if "dependent children" definition is met.

### **Policy will pay the following specified benefits based on policy provisions:**

#### **HOSPITAL CONFINEMENT**

Assurity will pay you benefits for each day while the Insured is confined in the hospital for cancer up to 75 consecutive days of each period of confinement. The option for the daily benefit amount is: \$150. This benefit is not payable for government or charity hospital confinements.

#### **SURGICAL BENEFIT**

For the treatment of, removal of, or destruction of Cancer, Assurity will pay the actual charges incurred up to the amount shown on the surgery schedule for surgical procedures in or out of a Hospital for an Insured Person. For operations not listed, a comparable reasonable benefit will be paid. If two or more surgical procedures are performed at the same time through the same incision or in the same body opening, Assurity will pay the greater of the surgical benefit amounts, but not both. The surgery can be performed in a Hospital, an ambulatory surgical center or a Physician's office. See policy for surgical schedule.

**ANESTHESIA**

Assurity will pay actual charges incurred up to 25% of the Surgical Benefit if a Surgical Benefit is paid and charges are made by a Physician for anesthesia administered in connection with such surgical procedure.

**ADDITIONAL SURGICAL OPINIONS**

Assurity will pay the actual charges incurred up to a maximum of \$200 for a second surgical opinion. If the second surgical opinion differs from the first, Assurity pays the actual charges incurred up to a maximum of \$200 for a third surgical opinion.

**PROSTHESIS**

The policy pays actual charges incurred up to \$1,000 per prosthetic device that are required to replace a body part lost due to Cancer as a direct result of surgery for Cancer treatment. This benefit has a maximum of \$2,500 per Calendar Year. This benefit does not include breast prosthesis.

**ATTENDING PHYSICIAN**

The policy pays actual charges incurred up to \$35 per day for in-hospital physician's visits, other than surgeon charges.

**PRIVATE DUTY NURSE**

The policy pays actual charges up to \$100 per day while confined in the hospital for treatment of cancer when authorized by a physician when a Private Nurse is required. Maximum of 60 days per calendar year.

**RADIATION TREATMENT , CHEMOTHERAPY, HORMONE THERAPY OR IMMUNOTHERAPY**

The calendar monthly and lifetime maximum benefit is \$10,000 per month, \$100,000 lifetime. Assurity will pay 50% of the actual charges incurred up to this calendar monthly and lifetime maximum for the following treatment techniques provided they are used for the purpose of modification or destruction of cancerous tissue:

- Radiation Treatment;
- Chemotherapy, Hormone Therapy and Immunotherapy drugs that are self-administered intravenously or administered directly by a Physician; or
- Chemotherapy, Hormone Therapy and Immunotherapy drugs that are self-administered or taken orally, up to a maximum of \$300 for each filled prescription or supply of drugs received from a medical provider. This benefit for self-administered or oral drugs is subject to a maximum of \$1,200 per Calendar Month.

Assurity will also pay for actual charges incurred up to maximum of \$500 per calendar year for the following services related to Radiation Treatment, Chemotherapy, Hormone Therapy and Immunotherapy:

- professional fees for administering the covered drugs;
- medical supplies, equipment and solutions;
- laboratory tests;

- x-rays, port films, MRIs, scans and ultrasounds; clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, treatment devices and special services;
- treatment consultation, planning and office visits; or
- Supportive and Protective Care Drugs

**EXPERIMENTAL TREATMENT**

Assurity pays actual charges up to \$4,000 per Calendar Year for experimental treatment that is approved by the Federal Drug Administration (FDA), National Cancer Institute (NCI) or American Cancer Society (ACS), for the purpose of modification or destruction of cancerous tissue.

**BONE MARROW TRANSPLANT FOR CANCER**

The policy pays the actual charges incurred up to a lifetime maximum of \$10,000 for bone marrow transplants or other forms of stem cell rescue (not to include any payments for donor expenses) and all related services and supplies. This benefit will pay for immunoglobulins, immunotherapy or colony-stimulating factors.

**ADULT COMPANION TRANSPORTATION AND LODGING**

The policy pays you the following expenses for one adult companion to be near the insured person when they are confined in a non-local hospital for specialized covered treatment prescribed by a physician as medically necessary: (a) the actual charges incurred up to \$40 per day for lodging incurred by the adult companion when staying at a hotel, motel or accommodation acceptable to Assurity, (b) the actual charges incurred up to \$15 per day for meals incurred by the adult companion (c) and the actual charges incurred up to \$500 per trip, for round trip coach fare on a common carrier to the nearest hospital that provides the prescribed treatment; or (d) \$.50 per mile for personal automobile expenses up to 700 miles round trip, provided that the destination is more than 50 miles one way from the city where the adult companion lives. This benefit is limited to two trips per calendar year.

This benefit is not payable for lodging occurring more than 24 hours prior to treatment nor for lodging occurring more than 24 hours following treatment. This benefit will not be paid for visits when an insured person receives non-covered treatments or periodic check-ups.

**POSITIVE DIAGNOSIS TEST**

Assurity will pay the actual charges incurred up to a lifetime maximum of \$500 for the diagnostic test that leads to a positive diagnosis of Cancer within 90 days of such test for an Insured Person. This benefit is not payable for non-melanoma skin Cancer.

**OUTPATIENT SURGERY BENEFIT**

Assurity will pay a benefit equal to the Daily Hospital Confinement benefit shown on the policy schedule for outpatient surgery due to cancer in a hospital or ambulatory surgical center for an insured person. This benefit is not payable for surgery in a Physician's office or clinic and is not available for non-melanoma skin Cancer treatment.

**SKIN CANCER (NON-MELANOMA)**

The policy pays up to \$100 for actual charges for the removal of non-melanoma skin cancer when diagnosis is made by a physician. This benefit is limited to two procedures per calendar year.

**AMBULANCE**

The policy pays actual charges up to \$200 per trip if a licensed professional ambulance company transports an insured person to or from a hospital or between medical facilities where the insured person is confined for cancer treatment. This benefit is limited to two trips per confinement.

**HOSPICE CARE**

Assurity will pay the actual charges incurred up to \$100 per day for care provided by a Hospice if the insured person has been diagnosed as terminally ill. This benefit is payable for a lifetime maximum of 120 days.

**GOVERNMENT OR CHARITY HOSPITAL CONFINEMENT**

The policy pays \$200 per day, up to 75 consecutive days, for an insured person confined for treatment of cancer in: (a) a hospital operated by or for the United States Government (including Veteran's Administration); (b) or a hospital that does not charge for the services it provides (charity). If this benefit is payable, no other benefits will be paid for the same time period and covered condition.

**BLOOD AND BLOOD PLASMA**

The policy pays the actual charges up to \$150 per day for an insured person requiring the transfusion, administration, cross-matching, typing and processing of blood and blood plasma due to cancer. This benefit is not payable for clerical, storage, and administration expenses associated with blood and blood plasma. This benefit does not pay for immunoglobulins, immunotherapy or colony-stimulating factors. There is a maximum of \$5,000 per calendar year for this benefit.

**BREAST PROSTHESIS**

Assurity will pay the actual charges incurred up to a lifetime maximum of \$2,500 per breast for an external breast prosthesis or an internal breast prosthesis due to cancer as a direct result of surgery for cancer treatment.

**HAIRPIECE BENEFIT**

The policy pays a one-time benefit of actual charges up to \$150 for a hairpiece when hair loss is the result of cancer treatment.

**CANCER SCREENING TESTS**

Assurity will pay the sum of the actual charges incurred for the following tests up to a maximum of \$100 per calendar year. Benefits are not payable for tests performed within the 30-day waiting period.

- biopsy for skin Cancer;
- CA 125 (blood test for ovarian Cancer);
- CEA (blood test for colon Cancer);
- chest x-ray;
- colonoscopy;

- flexible sigmoidoscopy;
- hemocult stool specimen;
- mammography screening;
- pap smear (test only);
- PSA (blood test for prostate Cancer);
- serum protein electrophoresis; or
- thermography.

### **WELLNESS CLAIMS**

An employee can file a wellness claim by fax, call-in or mail. Employees can call Assurity to get a wellness claim form or download one from your employer's website. Employees can also call in their wellness claim at **(888)-358-8808 ext. 23**. The call in service requires all the information on the wellness claim form. The wellness claim form must include the name and phone number of your physician. All claims are subject to verification.

### **HOME HEALTH CARE SERVICES**

Assurity will pay up to \$100 per day of actual charges for services provided at home, up to a maximum of 60 days per calendar year, when an insured person is provided services by a licensed home health care agency. Such care must be prescribed by a physician and begin within seven days of release from a covered hospital confinement. The care cannot be provided by an immediate family member. This benefit will not be payable on the same day that Hospice Care is payable.

### **RENTAL OR PURCHASE OF DURABLE MEDICAL EQUIPMENT**

Upon a physician's recommendation, Assurity will pay the sum of the actual charges incurred for the rental or purchase of the following pieces of durable medical equipment up to \$1,000 per Calendar Year:

- brace;
- crutches;
- hospital bed;
- respirator or similar mechanical device; or
- wheel chair.

### **EXTENDED BENEFITS**

If an insured person is continuously confined in a Hospital for treatment of cancer for more than 75 consecutive days, the policy pays the actual charges incurred up to the minimum of the usual and normal charges or \$1,000 per day, beginning on the 76th day for:

- drugs and medicines;
- Hospital room and board;
- tests; and
- other Medically Necessary Hospital charges.

Periods of Confinement separated by more than 30 days shall not be considered consecutive days.

### **CANCER OR OTHER SPECIFIED DISEASE CLAIMS**

You may file a claim for cancer or specified diseases by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity, or by downloading one from your employer's website. Should you have any questions on how to file or submit a claim or regarding the Assurity Cancer Plan, please call **1.888.358.8808 ext. 23**.

### **SPECIFIED DISEASE BENEFIT RIDER**

The benefits of the rider will be extended to pay for the loss that results from the following specified diseases:

Addison's Disease	Myasthenia Gravis
Botulism	Osteomyelitis
Brucellosis	Polio
Budd-Chiari Syndrome	Q Fever
Cystic Fibrosis	Reye's Syndrome
Diphtheria	Rheumatic Fever
Encephalitis	Rocky Mountain Spotted Fever
Histoplasmosis	Sickle Cell Anemia
Legionnaires Disease	Tay-Sachs Disease
Lou Gehrig's Disease (ALS)	Tetanus
Lupus Erythematosus (Systemic)	Trichinosis
Malaria	Toxic Shock Syndrome
Meningitis	Tuberculosis
Multiple Sclerosis	Typhoid Fever
Muscular Dystrophy	Whooping Cough

### **OPTIONAL RIDERS**

**Intensive Care Rider – pays a \$300 or \$600** daily benefit if an insured person is confined to a Hospital's Intensive Care Unit, up to a maximum of 30 days per period of confinement. The daily benefit amount reduces by 50% when that Insured Person reaches age 70. Benefits are not payable during the 30-day waiting period.

**Cancer First Occurrence Rider -- pays \$2,500 or \$5,000** the first time an insured is diagnosed as having cancer. This benefit is not payable if diagnosed within the 30-day waiting period.

### **LIMITATIONS**

**Pre-existing Conditions.** We will not pay benefits for any expenses incurred concerning a Pre-existing Condition unless the expenses are for services rendered after coverage has been in force for 12 months from the Issue Date.

**Waiting Period.** Charges incurred during the first 30 days of coverage are not eligible for payment.

**EXCLUSIONS**

We will not pay benefits for loss caused by or resulting from:

- Injuries;
- Noncancerous sickness;
- Any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened, or affected by Cancer or as a result of Cancer treatment;
- Expenses that are incurred prior to the Issue Date regardless of the date of positive diagnosis; or
- Care, and/or treatment received outside the United States.

**Assurity Life Insurance Company**  
**PO Box 82533, Lincoln, NE, 68501-2533**  
**Assurity Customer Service: 1.866.289.7337**

**Website: [www.assurity.com](http://www.assurity.com)**

**To Call in a Wellness Claim: 1.888.358.8808 Ext. 23**  
**To Fax in a Claim/Toll Free: 1.800.869.0368**

**Policy Form No. W C240**  
**Rider Form Nos. R WC241, R WC242 & R WC243**



## Monthly Rates

Assurity Life Cancer & Specified Disease Plan With Radiation/Chemotherapy				
		Ages 18-34	Ages 35-49	Ages 50-64
Base Policy with Specified Disease Benefit Rider (\$10,000 per month/\$100,000 lifetime maximum radiation/chemotherapy, \$150 daily hospital benefit)	Individual	\$12.52	\$25.22	\$53.14
	EE & Spouse	\$22.19	\$47.06	\$105.54
	EE & Children	\$15.13	\$27.60	\$55.90
	Family	\$24.66	\$49.53	\$107.31
Base Policy with Specified Disease Benefit Rider \$150 daily hospital benefit with First Occurrence Benefit Rider (\$2500 benefit) and Intensive Care Rider (\$300 daily benefit)	Individual	\$15.73	\$29.53	\$61.40
	EE & Spouse	\$28.66	\$55.53	\$122.03
	EE & Children	\$20.72	\$34.11	\$66.01
	Family	\$33.67	\$60.51	\$125.59
Base Policy with Specified Disease Benefit Rider \$150 daily hospital benefit with First Occurrence Benefit Rider (\$5000 benefit) and Intensive Care Rider (\$600 daily benefit)	Individual	\$18.93	\$33.85	\$69.68
	EE & Spouse	\$35.13	\$64.00	\$138.51
	EE & Children	\$26.31	\$40.63	\$76.13
	Family	\$42.68	\$71.50	\$143.85

NC/SC



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## **Assurity Critical Illness+ Plan**

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**Effective Date: October 1, 2010**

### **Critical Illness +**

- Pays a benefit to you when you're struck with a covered illness.
- "You need critical illness insurance — not because you're going to die — but because you are going to survive." — Dr. Marius Barnard, Father of critical illness insurance

### **Could it happen to you?**

Life can change in a heartbeat — an unanticipated critical illness could dramatically change your life. No one has immunity from life's risks.

Fortunately — if a critical illness like a heart attack, stroke or other serious illness strikes, you'll probably survive thanks to recent medical advances. But, recovery comes at a price. If you had to take an extended leave from your work or if you couldn't return to your job because of physical limitations, your bills would pile up while your income decreased.

### **Financial Impact...**

Nearly half (48 percent) of all U.S. bankruptcies are caused by soaring medical bills. According to a recent Harvard study, the average person who filed bankruptcy earned a middle-income salary and had health insurance but was financially crippled with out-of-pocket expenses for co-payments, deductibles and noncovered medical services.\*

### **The Critical Illness+ Solution**

Assurity at Work's Critical Illness+ Insurance can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most. With the diagnosis of a covered illness, you receive a check for the benefit amount. The benefit is paid whether or not you're able to work — independent of any other health coverage. You choose how to spend the money, but many recipients pay down their home mortgage, clear up debt or supplement family income so that a care-giving spouse can be by their side.

### **Covered Illnesses**

- Heart Attack
- Stroke
- Heart Transplant (or combination transplant including heart)
- Coronary Bypass Surgery
- Angioplasty
- Advanced Alzheimer's Disease
- Kidney (Renal) Failure
- Paralysis (other than from stroke)
- Severe Burns
- Loss of Independent Living
- Coma
- Occupational HIV
- Major Organ Transplant (other than heart)
- Cancer (optional rider)

\*[www.law.harvard.edu/news](http://www.law.harvard.edu/news), Harvard University, Feb. 3, 2005

Compliance Code:

### **Critical Illness+ Highlights...**

- Lump-sum benefits available from \$5,000 to \$50,000!
- Multiple benefits — up to double the maximum benefit — are paid if you suffer from the category 1 and category 2
- Loss of Independent Living Benefit is paid (25 percent of policy benefit) when you're unable to perform two "activities of daily living" if you satisfy the waiting and elimination periods. This benefit terminates at age 75.
- If you leave your current employer, you may keep the policy in force by continuing to pay premiums.
- You may expand your policy to include coverage for your spouse and children. All of your eligible children are covered for one rate!

### **Critical Illness+ Features**

- **Issue Ages-** Adults- 18 -64 years of age Children- 0-21 years of age
- **Renewability-** Guaranteed renewable for life, except for Loss of Independent Living Benefit which terminates at age 75.
- **Benefit Paid-** Lump-sum payment to you at diagnosis of covered illness or procedure.
- **Benefit Options-** Employee - \$5,000 to \$50,000 Spouse - \$5,000 to \$50,000 Child - \$10,000
- **Return of Premium Upon Death-** Returns 100% of primary insured premiums when you die of any cause (minus any benefits received).
- **Waiting Period** - None for any illness except for Loss of Independent Living Benefit, Cancer Rider and Wellness Rider each with a 30-day waiting period.
- **Pre-existing Condition-** Benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date.
- **Portable-** If you leave your current employer, you may keep the policy in force by continuing to pay premiums.

### **Preexisting Conditions**

Pre-existing Condition - benefits are payable for a specified critical illness resulting from a pre-existing condition if the illness begins more than 12 months after the policy issue date. In **GA, SC and TN:** Pre-existing Condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or received medical consultation, advice or treatment from a Physician or had taken prescribed medication.

**In NC:** Preexisting Condition means a sickness or physical condition for which, during the 12 months before the Issue Date, the Insured received medical consultation, advice or treatment from a physician or had taken prescribed medication.

For NC residents: **POLICY LIMITATION ON PREEXISTING CONDITIONS.** No benefits are payable for 12 months after the issue date for specified critical illness due to a preexisting condition as defined in the policy.

## Exclusions

We will not pay benefits under this policy for conditions caused by or as the result of an insured person:

- Being addicted to drugs or suffering from alcoholism;
- Being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused;
- Receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- Participating in or attempting to commit a felony;
- Being exposed to war or any act of war, declared or undeclared;
- Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
- Being incarcerated in a penal institution or government detention facility;
- Engaging in an illegal activity or occupation;
- Self-inflicting an injury intentionally; or
- Committing or attempting to commit suicide, while sane or insane.

### **Wellness Benefit Rider** (30-day waiting period from date of policy issue)

You and any insured person in your family are eligible for a \$50 benefit once per calendar year for health screening tests. Tests covered are:

- Biopsy for skin cancer
- Blood test for triglycerides
- Bone Marrow biopsy and aspiration
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 19-9 (blood test for pancreatic cancer)
- CA125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer and cervical cancer screening)
- Chest X-ray
- Colonoscopy
- Fast blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol- HDL & LDL
- Serum Protein Electrophoresis
- Thermography
- Stress Test (bicycle or treadmill)

**Issue Ages:** 18 through 69 (using Age Last Birthday as of policy issue date)

**Renewability:** Guaranteed renewable for life

**Waiting Period:** 30 days

**Availability:** This rider is chosen at the employer level and included in packages to all employees.

## READ YOUR POLICY CAREFULLY

This critical illness policy is not a Medicare supplement policy. If you are eligible for Medicare, review the guide to health insurance for people with Medicare, which is available from Assurity.

**Critical Illness/Specified Diseases, Conditions, and Procedures Covered**

Multiple Benefits — All of the illnesses in both categories are covered by your critical illness policy and pay the benefit indicated. You can only receive 100 percent of your benefit from within either category. But, beyond that, if you collect the benefit for an illness or procedure in the “heart/stroke” category and then are diagnosed with a condition in the “other illnesses” category (or vice versa), this policy will pay the full benefit indicated to you again. There must be 180 days separating the date of diagnosis of the two critical illnesses.

**Heart/Stroke Category 1**

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for “Heart/Stroke” Category
Heart Attack	100%	100%
Stroke	100%	
Heart Transplant (or combination transplant including heart)	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

**Other Illnesses Category 2**

Critical Illness	Percentage of Benefit Payable for each illness	Maximum Benefit for “Other Illness” Category
Advanced Alzheimer’s Disease	100%	100%
Kidney (Renal) Failure	100%	
Paralysis (Other than from a stroke)	100%	
Severe Burns	100%	
Coma	100%	
Occupational HIV (Documented accidental injury)	100%	
Major Organ Transplant (Other than transplant covered in Category 1)	100%	
Loss of Independent Living <sup>1</sup>	25% (payable once per lifetime)	

Cancer Coverage	Percentage of Benefit Payable for each Illness	Maximum Benefit for Rider
Invasive Cancer	100%	100%
Cancer in Situ	25% (payable once per lifetime)	

<b>Employee- Non-Tobacco Monthly Rates with Wellness Rider</b>								
<b>Employee (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.27	\$3.45	\$4.64	\$5.83	\$7.02	\$8.20	\$10.58	\$12.95
30-39	\$3.16	\$4.89	\$6.63	\$8.37	\$10.11	\$11.84	\$15.32	\$18.79
40-49	\$5.23	\$8.44	\$11.66	\$14.88	\$18.09	\$21.31	\$27.74	\$34.18
50-59	\$9.25	\$15.74	\$22.23	\$28.73	\$35.22	\$41.71	\$54.69	\$67.67
60-64	\$16.68	\$30.24	\$43.81	\$57.37	\$70.93	\$84.49	\$111.62	\$138.74

<b>Employee- Tobacco Monthly Rates with Wellness Rider</b>								
<b>Employee (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.75	\$4.42	\$6.09	\$7.76	\$9.43	\$11.10	\$14.45	\$17.79
30-39	\$4.37	\$7.33	\$10.28	\$13.24	\$16.19	\$19.14	\$25.05	\$30.96
40-49	\$8.15	\$14.29	\$20.43	\$26.58	\$32.72	\$38.86	\$51.14	\$63.42
50-59	\$15.98	\$29.20	\$42.42	\$55.64	\$68.86	\$82.08	\$108.52	\$134.96
60-64	\$30.76	\$58.41	\$86.05	\$113.70	\$141.34	\$168.99	\$224.28	\$279.57

<b>Spouse- Non-Tobacco Monthly Rates with Wellness Rider</b>								
<b>Spouse (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$1.90	\$2.45	\$3.00	\$3.55	\$4.10	\$4.65	\$5.75	\$6.85
30-39	\$2.74	\$3.78	\$4.83	\$5.87	\$6.92	\$7.96	\$10.06	\$12.15
40-49	\$4.58	\$6.94	\$9.31	\$11.67	\$14.03	\$16.39	\$21.12	\$25.84
50-59	\$8.23	\$13.59	\$18.94	\$24.30	\$29.65	\$35.00	\$45.71	\$56.42
60-64	\$15.10	\$27.09	\$39.07	\$51.05	\$63.03	\$75.02	\$98.98	\$122.95

<b>Spouse- Tobacco Monthly Rates with Wellness Rider</b>								
<b>Spouse (ages)</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>	<b>\$30,000</b>	<b>\$40,000</b>	<b>\$50,000</b>
18-29	\$2.34	\$3.32	\$4.31	\$5.30	\$6.29	\$7.27	\$9.25	\$11.22
30-39	\$3.82	\$5.96	\$8.09	\$10.22	\$12.36	\$14.49	\$18.76	\$23.02
40-49	\$7.18	\$12.14	\$17.09	\$22.05	\$27.01	\$31.97	\$41.89	\$51.80
50-59	\$14.30	\$25.73	\$37.15	\$48.58	\$60.00	\$71.43	\$94.28	\$117.13
60-64	\$28.02	\$52.93	\$77.83	\$102.73	\$127.64	\$152.54	\$202.35	\$252.15

<b>Child Coverage with Wellness Rider</b>	
<b>Issue Age Range</b>	<b>Benefit Amount</b>
	\$10,000
0-21	\$0.69

**Critical Illness/Specified Disease Claims:** You may file a claim by completing an Assurity Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity. Should you have any questions on how to file or submit a claim, or regarding the Assurity Critical Illness/Specified Disease Plan, please call 1.888.358.8808.

**Assurity Life Insurance Company  
PO Box 82533  
Lincoln, NE, 68501-0926**

**Assurity Customer Service: 1.866.289.7337  
To Fax in a Claim/Toll Free: 1.800.869.0368**

**Website: [www.assurity.com](http://www.assurity.com)**

***This policy is underwritten by Assurity Life Insurance Company. For specific details, please review the policy or contact your insurance representative or Assurity Life Insurance Company. This policy's availability — along with its rates, benefits and provisions — may vary by state and are subject to state approval.***

Policy Form # W1220  
A787-0610



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## **AccidentSelect® Plans I and II, An Accident-Only Insurance Policy Underwritten by Transamerica Life Insurance Company**

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**Effective Date: October 1, 2010**

AccidentSelect® provides Insureds with several benefits to assist with the costs associated with certain accidents. More importantly, it helps give Insureds peace of mind in the event of a Covered Accident.

SCHEDULE OF BENEFITS	PLAN I	PLAN II
<b>Accident Specific Sum Injuries Benefit</b> Pays for dislocations, burns, ruptured discs and torn knee cartilage, eye injuries, lacerations, internal injuries, fractures, and blood and plasma. See Rider for specific amounts payable, definitions, and limitations for each specific accident. (Benefits will not be paid for services rendered by a member of the immediate family of a Covered Person.)	\$30 – \$2,000	\$60 – \$4,000
<i>The following is an example of the Policy Schedule Benefits.</i>		
<b>A. Dislocations (reduced under general anesthesia)</b>		
<b>Hip</b>		
Open reduction	\$2,000	\$4,000
Closed reduction	\$665	\$1,330
<b>Knee or shoulder</b>		
Open reduction	\$665	\$1,330
Closed reduction	\$265	\$530
<b>Collar bone</b>		
Open reduction	\$1,065	\$2,130
Closed reduction	\$200	\$400
<b>Ankle or foot (excluding toes)</b>		
Open reduction	\$665	\$1,330
Closed reduction	\$200	\$400
<b>Lower jaw</b>		
Open reduction	\$665	\$1,330
Closed reduction	\$330	\$665
<b>Wrist or elbow</b>		
Open reduction	\$530	\$1,065
Closed reduction	\$265	\$530
<b>Toe or finger</b>		
Open reduction	\$130	\$265
Closed reduction	\$65	\$130

WMD SDWACS 0710



**SCHEDULE OF BENEFITS (continued)**

**PLAN I      PLAN II**

<p><b>Accident Hospital Income Benefit</b> Pays for hospital confinement for treatment of a Covered Accident, the Insurer will pay the daily amount shown in the Policy Schedule for each day of such confinement. Such confinement must start within 30 days of the accident. The Insurer will pay this benefit for up to 365 days per Covered Accident.</p>	\$100/day	\$200/day
<p><b>Additional Intensive Care Unit Benefit</b> Pays an additional benefit equal to three times the Accidental Hospital Income Benefit for each day the Covered Person is confined in an Intensive Care Unit (ICU). This ICU benefit is payable for up to 15 days per Covered Accident.</p>	\$300/day	\$600/day
<p><b>Ambulance Benefit</b> Pays for ambulance transportation to a hospital or emergency center for injuries sustained in a Covered Accident. Ambulance transportation must be within 72 hours of the accident. Pays four times the Ambulance Benefit for transportation provided by an air ambulance. The hospital or emergency center must be within 100 miles of the site of the accident or residence of the Covered Person. A licensed professional ambulance company must provide the ambulance service. Benefit is limited to one trip per Covered Accident per Covered Person.</p> <p>Ground Ambulance Air Ambulance</p>	\$150 \$600	\$150 \$600
<p><b>Appliances Benefit</b> Pays if a physician advises a Covered Person to use a medical appliance as an aid in personal mobility as a result of injuries sustained in a Covered Accident. Benefits include and are payable for: crutches, leg braces, wheelchairs, and walkers. This benefit is not payable for prosthetic devices. Benefit is payable once per Covered Accident per Covered Person.</p>	\$100	\$150
<p><b>Physical Therapy Benefit</b> Pays if a physician advises a Covered Person to seek treatment from a physical therapist. Physical therapy must be for injuries sustained in a Covered Accident and must start within 30 days of such accident or discharge from the hospital. Pays for one treatment per day for up to six treatments per Covered Accident. The six treatments must take place within six months after the accident.</p>	\$50/day	\$75/day
<p><b>Prosthesis Benefit</b> Pays if a Covered Person requires use of a prosthetic device as a result of a Covered Accident. This benefit is payable once per Covered Accident per Covered Person. Benefit is not payable for hearing aids or any dental aids (including false teeth).</p>	\$500	\$750
<p><b>Transportation Benefit</b> Pays for transportation to a hospital for special treatment and confinement for injuries sustained in a Covered Accident. This benefit is payable for the trip to the hospital. The local attending physician must prescribe the treatment, and the treatment must not be available locally. This benefit is not payable for transportation to any hospital located within a 100-mile radius of the site of the accident or residence of the Covered Person. This benefit is payable for up to three trips per calendar year per Covered Person.</p>	\$300	\$300

**SCHEDULE OF BENEFITS (continued)**

**PLAN I      PLAN II**

<p><b>Family Lodging Benefit</b> Pays for one motel or hotel room for a member (or members) of the immediate family to accompany the Covered Person for hospital confinement for the treatment of injuries sustained in a Covered Accident. This benefit is payable only during the same period of time the injured Covered Person is confined to the hospital. Benefit is not payable for the trip to the hospital. The hospital and the motel or hotel must be more than 100 miles from the residence of the Covered Person. The local attending physician must prescribe the treatment. This benefit is payable for up to 30 days per Covered Accident.</p>		\$100/day	\$100/day
<p><b>Wellness Benefit</b> After 12 months of paid premium for this benefit, the Insurer will pay for an Insured to undergo routine examinations or other preventive testing. Benefits include and are payable for: annual physical exams; mammograms, pap smears, immunizations, flexible sigmoidoscopy, Prostatic Specific Antigen, and blood screenings. This benefit will become available following each anniversary of this Rider's Effective Date, and is payable only once each 12-month period. Family members include an insured employee's spouse and dependent children. Services must be under the supervision of, or recommended by a physician, and a charge must be incurred.</p>		\$60/year	\$60/year
<p><b>Accidental Death Benefit</b> Death must occur as a result of a Covered Accident and must occur within 90 days of a Covered Accident.</p>			
<p>PLAN I</p>			
	<p><b>Insured</b></p>	<p><b>Spouse</b></p>	<p><b>Child</b></p>
Common-Carrier Accidents	\$35,000	\$17,500	\$3,500
Motorized-Vehicle or Pedestrian Accidents	25,000	\$12,500	\$2,500
Other Accidents	15,000	\$7,500	\$1,500
<p>PLAN II</p>			
Common-Carrier Accidents	\$70,000	\$35,000	\$7,000
Motorized-Vehicle or Pedestrian Accidents	50,000	25,000	\$5,000
Other Accidents	30,000	15,000	\$3,000
<p><b>Accidental Dismemberment</b> Pays a percentage of the Accidental Death Benefit selected.</p>		<p>PLAN I</p>	<p>PLAN II</p>
Both arms and both legs		100%	100%
Two arms or two legs		50%	50%
Two eyes, hands, or feet		50%	50%
One eye, hand, foot, arm, or leg		20%	20%
One or more fingers and/or one or more toes		5%	5%

## **IMPORTANT INFORMATION**

### **RENEWABILITY**

You are guaranteed the right to renew this policy for your lifetime by the payment of premiums in effect at the beginning of each term. You can never be singled out for a rate increase. Rates can be changed only if the rate is changed for all policies of this class. While this policy is in force, no change will be made because of your age or physical condition.

### **EFFECTIVE DATE**

The Effective Date of the policy and riders will be the date shown on the Policy Schedule or endorsement, not the date the application is signed.

### **ISSUE AGES**

AccidentSelect is available to individuals 18 through 64. Coverage is available for your eligible dependent children under age 19, if living with the Insured, (through age 24 if the child is a full-time student). This may vary by state.

### **FAMILY COVERAGE**

Spouse and dependent children coverage is available. Family Coverage includes the Insured, his or her spouse, and all dependent, unmarried children through age 24. Newborn children are automatically covered under the terms of the policy from the moment of birth. Single-Parent Coverage includes the Insured and all of his or her eligible dependent children who are unmarried and under 19. Coverage is extended to your eligible dependent children who are age 19 through 24 if they are full time students.

### **TIME LIMIT ON CERTAIN DEFENSES**

(1) Misstatements in the Application: After two years from the issue date only fraudulent misstatements in the application may be used to void the policy or deny any claim for loss incurred or disability that starts after the two-year period.

(2) Pre-Existing Conditions: No claim for loss incurred or disability that starts after two years from the issue date will be reduced or denied because of a physical condition not excluded by name or specific description before the date of loss, had existed before the Effective Date of coverage.

### **FRAUDULENT MISSTATEMENT**

If a fraudulent misstatement is made in the application for this policy, the Insurer may reduce or deny any claim or void the policy at any time.

### **ADDITIONAL LIMITATIONS AND EXCLUSIONS**

The Insurer will not pay benefits for a Covered Accident that is caused by or occurs as a result of:

- a) Driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation or profit.
- b) Mountaineering, parachuting or hang gliding.
- c) Poison, gas or fumes voluntarily taken, administered, absorbed or inhaled;
- d) Alcoholism or drug addiction.

- e) Participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event.
- f) Travel in, or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a chartered airline) on a regularly scheduled passenger trip.
- g) War, or any act of war, whether declared or undeclared.
- h) Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions), or committing an illegal act while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred).
- i) Participating in, or an attempt to participate in, an illegal activity that is defined as a felony, whether charged or not. (A felony is defined by the law of the jurisdiction in which the activity takes place.)
- j) Intentionally self-inflicted bodily injury or attempting suicide, while sane or insane. In the event of suicide, the Company's liability may be limited to only the return of premiums paid.
- k) Any loss incurred while on active duty status in the armed forces. (If the Insurer is notified of such active duty, a refund will be provided for any premiums paid for any period for which no coverage is provided as a result of the exception.)

"Hospital" does not include an institution, or that part of an institution operated as a: 1) convalescent home or skilled nursing care facility or hospice care center; or 2) facility primarily affording custodial rehabilitative or educational care; or 3) facility for the aged, drug addicts, or alcoholics.

*This summary provides information about AccidentSelect I and II (Policy Form Series TPA0100 or CP500100 with Riders Form Series TRA0100, CR500100, TRA0200 or CR500200, TRA0300 or CR500300, TRA0400 or CR500400, TRA0500 or CR500500, TRA0700 or CR500700 TRW0100 or CR501000, and TRIH0200 or CR501100) underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, IA. Form and number may vary and coverage may not be available in all jurisdictions.*

**For Claims or Customer Service on your policy, please call  
Transamerica Life Insurance Company at: 1.888.763.7474**

Home Office: Cedar Rapids, IA  
Administrative Offices: Little Rock, Ar, 72211

**Monthly Rates**

<b>Industry Class B - Plan I</b>			
<b>Individual</b>	<b>Single Parent Family</b>	<b>Two-Adult Family</b>	<b>Family</b>
\$12.06	\$17.85	\$17.37	\$23.16

<b>Industry Class B - Plan II</b>			
<b>Individual</b>	<b>Single Parent Family</b>	<b>Two-Adult Family</b>	<b>Family</b>
\$20.33	\$31.55	\$30.46	\$41.68

## **Superior Vision Plan I - Full Services Plan**

**Effective Date: October 1, 2010**

**Outline of Benefits** – Gold Preferred Plan with Materials Discount

**Vision Plan** – Preferred Provider (PPO / Indemnity)

**Copayment:** \$20 Comprehensive Eye Exam

\$0 Materials

\$35 Contact Lens Fitting Fee

Benefits	Frequency	In-Network	Out-of-Network
Comprehensive Eye Exam (by an Ophthalmologist)	12 Months	Covered in Full	Up to \$44.00
Comprehensive Eye Exam (by an Optometrist)	12 Months	Covered in Full	Up to \$39.00
<b>Standard Lenses (Per Pair):</b>			
Single Vision	12 Months	Covered in Full	Up to \$34.00
Bifocal	12 Months	Covered in Full	Up to \$48.00
Trifocal	12 Months	Covered in Full	Up to \$64.00
Lenticular	12 Months	Covered in Full	Up to \$88.00
<b>Contact Lenses (Per Pair)*</b>			
Medically Necessary	12 Months	Covered in Full	Up to \$210.00
Cosmetic (Elective)**	12 Months	Up to \$100.00	Up to \$100.00
<b>Contact Lens Fitting Fee***</b>			
Standard	12 Months	Covered in Full	Not Covered
Specialty	12 Months	Up to \$50.00	Not Covered
Frames-Standard**	24 Months	Up to \$100.00	Up to \$50.00

\*Contact lenses are in lieu of eyeglass lenses and frames benefits.

\*\*The insured is responsible for paying any charges in excess of this allowance.

\*\*\*Standard contact lens fitting fee applies to an existing contact lens user who wears disposable, daily wear, or extended wear lenses only. The specialty contact lens fitting fee applies to new contact lens wearers and/or a member who wears toric, gas permeable, or multifocal lenses. For the specialty fit, the member is responsible for any charges over \$50.

### **Items or Services Not Covered**

While Superior Vision offers a variety of vision benefits, there are a few materials, services, and treatments that are generally not covered, or have limitations to their coverage. We do offer discounts on many of these items, as outlined in our discount plan coverage information. YOUR specific Superior Vision Plan may differ, so confirm the details of your employer's plan prior to seeking services.

### **Items or Services Not Covered or Have Limited Coverage\***

- non-prescription (plano) lenses of any kind, sunglasses, or contact lenses
- any coating applied to lenses such as anti-reflective, scratch, UV, lamination, tints (except pink tint #1 and #2), and sunglass coloring

- any lens materials other than standard plastic or glass such as polycarbonate, hi-index, polaroid, and photochromic
- any special lens feature or treatment such as prisms, slab off, faceted, oversize lens greater than 61mm, polished bevel, groove, drill mount, notch, roll and polish, and blended bifocal
- progressive lenses (Though progressive lenses are not a covered benefit, the provider will apply the retail charge for standard trifocal lenses against the retail charge for the progressive lenses you selected. You are responsible for paying the provider the difference)
- replacement of broken, lost, or damaged frames and/or lenses
- orthoptics, vision training, and developmental vision procedures
- experimental or non-conventional treatment or device
- medical or surgical treatment of the eyes
- post-cataract lenses (intra-ocular)
- subnormal or low vision aids
- safety eyewear
- eye examination or corrective eyewear required by an employer as a condition of employment
- services or materials when covered under workers' compensation or similar third party coverage
- services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license
- any additional services or procedures outside of a routine eye exam and contact lens fitting
- services or materials rendered after the date a member ceases to be covered by the benefits plan except when vision materials ordered before coverage ended are delivered AND the corresponding services are provided to the member within 31 days of the initial order

Regardless of optical necessity, benefits are not available more frequently than that which is specified in the Outline of Benefits.

\* Plans vary, so please refer to your own employer's specific coverage.

### **How to Use the Plan**

Welcome to Superior Vision's vision plan. Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations.

Your first step should be to choose an eye care provider, or ensure that your current provider is part of the Superior Vision network. Go to [www.superiorvision.com](http://www.superiorvision.com) and click on "Locate a Provider" for an updated list. You will learn about "in-network" and "out-of-network" providers – it is an important distinction when receiving your benefits. You will also learn more about how to use your benefits, as well as the discounts that are available to you.

Remember that a routine eye exam is important not only for correcting vision problems, but for maintaining healthy eyes and overall health wellness. Superior Vision eye care providers are trained to test for and diagnosis a variety of health issues – not just eye problems. Take the time to get to know your vision plan, and start experiencing healthy eyes and healthy living.

## Discount Features

### Materials Discounts on Additional Purchases

Prescription eyeglass lenses	30% off retail prices
Eyeglass frames	30% off retail prices
Add-on charges to basic lenses	20% off retail prices
Everyday "frame and lens package pricing"	20% off retail prices
Contact lenses, standard hard or soft	20% off retail prices
Disposable contact lenses	10% off retail prices
All other prescription materials	20% off retail prices

### Materials Discount SVP8-20

Frames - 20% off the difference between the covered frame allowance and the retail price of the selected frame.

Note: Discounts do not apply when prohibited by the manufacturer.

### Add-ons to the covered pair of lenses:

#### Lens Options and Upgrades\*

#### Member pays 20% off retail, up to:

Factory scratch coat lenses)	\$13 (single vision & standard lined multifocal lenses)
Ultraviolet coat lenses)	\$15 (single vision & standard lined multifocal lenses)
Standard anti-reflective coat lenses)	\$50 (single vision & standard lined multifocal lenses)
High Index 1.6	\$55 (single vision lenses only)
Polycarbonate	\$40 (single vision lenses only)
Standard photochromic	\$80 (single vision lenses only)
Glass coloring	\$35 (any type lenses)
Plastic, tints, solid, or gradients	\$25 (any type lenses)

#### Lens Options and Upgrades

#### Member pays:

Power over 4.00D Sphere, 2.00D Cylinder & 5.00D Prism	20% discount off retail prices (any type lenses)
Cosmetic finishing, beveling, edging, and mounting	20% discount off retail prices (any type lenses)
Miscellaneous options	20% discount off retail prices (any type lenses)

\*Higher end or brand name lens upgrades are at an additional expense. These upgrades will be available at a 20% discount off retail.

### Refractive Surgery Discounts

Superior Vision Services has a nationwide network of refractive surgeons. These providers offer Superior Vision Plan members a discounted rate off the usual and customary prices for LASIK surgery. These discounts vary depending on the provider but are the best possible discounts available to Superior Vision.

**Monthly Cost**

Employee Only	\$9.76
Employee + Family	\$24.52

**Customer Service**

800.507.3800  
916.852.2277 fax

Authorization numbers (out-of-network)  
Explanation of benefits  
Provider locator; provider nomination  
Claims inquiries  
Grievance issues

**Customer Service/Corporate Office**

11101 White Rock Rd., Ste. 150  
Rancho Cordova, CA 95670

**Claims Administration**

P.O. Box 967  
Rancho Cordova, CA 95741

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance Coverage for your vision plan. Please check with your Benefits Administrator or Human Resources department if you have any questions.

The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life



## **Superior Vision Plan II - Materials Only Plan**

**Effective Date: October 1, 2010**

Outline of Benefits – Gold Preferred Plan with Materials Discount  
 Vision Plan – Preferred Provider (PPO / Indemnity)  
 Copayment: \$0 Materials  
 \$35 Contact Lens Fitting Fee

<b>Benefits</b>	<b>Frequency</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Comprehensive Eye Exam	No Benefit	No Benefit	No Benefit
<b>Standard Lenses (Per Pair):</b>			
Single Vision	12 Months	Covered in Full	Up to \$34.00
Bifocal	12 Months	Covered in Full	Up to \$48.00
Trifocal	12 Months	Covered in Full	Up to \$64.00
Lenticular	12 Months	Covered in Full	Up to \$88.00
<b>Contact Lenses (Per Pair)*</b>			
Medically Necessary	12 Months	Covered in Full	Up to \$210.00
Cosmetic (Elective)**	12 Months	Up to \$100.00	Up to \$100.00
<b>Contact Lens Fitting Fee***</b>			
Standard	12 Months	Covered in Full	Not Covered
Specialty	12 Months	Up to \$50.00	Not Covered
<b>Frames-Standard**</b>	24 Months	Up to \$100.00	Up to \$50.00

\*Contact lenses are in lieu of eyeglass lenses and frames benefits.  
 \*\*The insured is responsible for paying any charges in excess of this allowance.  
 \*\*\*Standard contact lens fitting fee applies to an existing contact lens user who wears disposable, daily wear, or extended wear lenses only. The specialty contact lens fitting fee applies to new contact lens wearers and/or a member who wears toric, gas permeable, or multifocal lenses. For the specialty fit, the member is responsible for any charges over \$50.

**Items or Services Not Covered**

While Superior Vision offers a variety of vision benefits, there are a few materials, services, and treatments that are generally not covered, or have limitations to their coverage. We do offer discounts on many of these items, as outlined in our discount plan coverage information. YOUR specific Superior Vision Plan may differ, so confirm the details of your employer’s plan prior to seeking services.

**Items or Services Not Covered or Have Limited Coverage\***

- non-prescription (plano) lenses of any kind, sunglasses, or contact lenses
- any coating applied to lenses such as anti-reflective, scratch, UV, lamination, tints (except pink tint #1 and #2), and sunglass coloring
- any lens materials other than standard plastic or glass such as polycarbonate, hi-index, polaroid, and photochromic

- any special lens feature or treatment such as prisms, slab off, faceted, oversize lens greater than 61mm, polished bevel, groove, drill mount, notch, roll and polish, and blended bifocal
- progressive lenses (Though progressive lenses are not a covered benefit, the provider will apply the retail charge for standard trifocal lenses against the retail charge for the progressive lenses you selected. You are responsible for paying the provider the difference)
- replacement of broken, lost, or damaged frames and/or lenses
- orthoptics, vision training, and developmental vision procedures
- experimental or non-conventional treatment or device
- medical or surgical treatment of the eyes
- post-cataract lenses (intra-ocular)
- subnormal or low vision aids
- safety eyewear
- eye examination or corrective eyewear required by an employer as a condition of employment
- services or materials when covered under workers' compensation or similar third party coverage
- services or materials rendered by a provider other than an ophthalmologist, optometrist, or optician acting within the scope of his or her license
- any additional services or procedures outside of a routine eye exam and contact lens fitting
- services or materials rendered after the date a member ceases to be covered by the benefits plan except when vision materials ordered before coverage ended are delivered AND the corresponding services are provided to the member within 31 days of the initial order

Regardless of optical necessity, benefits are not available more frequently than that which is specified in the Outline of Benefits.

\* Plans vary, so please refer to your own employer's specific coverage.

### **How to Use the Plan**

Welcome to Superior Vision's vision plan. Superior Vision provides primary vision care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network consisting of ophthalmologists, optometrists, and opticians. The plan also contracts with a large number of national and regional optometric chain locations.

Your first step should be to choose an eye care provider, or ensure that your current provider is part of the Superior Vision network. Go to [www.superiorvision.com](http://www.superiorvision.com) and click on "Locate a Provider" for an updated list. You will learn about "in-network" and "out-of-network" providers – it is an important distinction when receiving your benefits. You will also learn more about how to use your benefits, as well as the discounts that are available to you.

Remember that a routine eye exam is important not only for correcting vision problems, but for maintaining healthy eyes and overall health wellness. Superior Vision eye care providers are trained to test for and diagnosis a variety of health issues – not just eye problems. Take the time to get to know your vision plan, and start experiencing healthy eyes and healthy living.

## Discount Features

### Materials Discounts on Additional Purchases

Prescription eyeglass lenses	30% off retail prices
Eyeglass frames	30% off retail prices
Add-on charges to basic lenses	20% off retail prices
Everyday "frame and lens package pricing"	20% off retail prices
Contact lenses, standard hard or soft	20% off retail prices
Disposable contact lenses	10% off retail prices
All other prescription materials	20% off retail prices

### Materials Discount SVP8-20

Frames - 20% off the difference between the covered frame allowance and the retail price of the selected frame.

Note: Discounts do not apply when prohibited by the manufacturer.

Add-ons to the covered pair of lenses:

<b>Lens Options and Upgrades*</b>	<b>Member pays 20% off retail, up to:</b>
Factory scratch coat lenses)	\$13 (single vision & standard lined multifocal lenses)
Ultraviolet coat lenses)	\$15 (single vision & standard lined multifocal lenses)
Standard anti-reflective coat lenses)	\$50 (single vision & standard lined multifocal lenses)
High Index 1.6	\$55 (single vision lenses only)
Polycarbonate	\$40 (single vision lenses only)
Standard photochromic	\$80 (single vision lenses only)
Glass coloring	\$35 (any type lenses)
Plastic, tints, solid, or gradients	\$25 (any type lenses)

<b>Lens Options and Upgrades</b>	<b>Member pays:</b>
Power over 4.00D Sphere, 2.00D Cylinder & 5.00D Prism	20% discount off retail prices (any type lenses)
Cosmetic finishing, beveling, edging, and mounting	20% discount off retail prices (any type lenses)
Miscellaneous options	20% discount off retail prices (any type lenses)

\*Higher end or brand name lens upgrades are at an additional expense. These upgrades will be available at a 20% discount off retail.

### Refractive Surgery Discounts

Superior Vision Services has a nationwide network of refractive surgeons. These providers offer Superior Vision Plan members a discounted rate off the usual and customary prices for LASIK surgery. These discounts vary depending on the provider but are the best possible discounts available to Superior Vision.

**Monthly Cost**

Employee Only	\$6.20
Employee + Family	\$15.54

**Customer Service**

800.507.3800  
916.852.2277 fax

Authorization numbers (out-of-network)  
Explanation of benefits  
Provider locator; provider nomination  
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**Customer Service/Corporate Office**

11101 White Rock Rd., Ste. 150  
Rancho Cordova, CA 95670

**Claims Administration**

P.O. Box 967  
Rancho Cordova, CA 95741

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance Coverage for your vision plan. Please check with your Benefits Administrator or Human Resources department if you have any questions.

The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life



## **Disability Is A Fact of Life**

- ◆ 27,000,000 Americans are currently on disability.
- ◆ 6.85 out of 10 people between the ages of 20 and 35 will suffer a disability that lasts 3 months or longer.
- ◆ If a disability lasts longer than 3 months, its average duration is 2.9 years at age 30, 3.9 years at age 40 and 4.5 years at age 50.
- ◆ **48% of all home foreclosures done in this country today are a result of disabilities, only 3% are due to premature death.**
- ◆ Death rates are down; disability rates are up.
- ◆ At ages 35 - 40, your chances of being disabled are twice as great as those of dying.
- ◆ Worker's Compensation rates recently rose again. Analysts attribute this in part to the inclusion of stress on the job as a possible claim.
- ◆ Each year, the statistics average as follows:
  - ▶ 1 in 106 people die
  - ▶ 1 in 88 homes catch fire
  - ▶ 1 in 70 cars is involved in a serious accident
  - ▶ 1 in 8 people are disabled

*Source: Commissioners Disability Trade, US Gov't Housing/Finance, Society of Actuaries*

## ***Could You Live Off Of Savings?***

## Standard Life Short Term Disability Plan

**Effective Date: October 1, 2010 (pending underwriting approval)**

- Payable in addition to sick leave
- Benefits payable regardless of other insurance
- Weekends and holidays are covered
- Benefits are paid directly to you
- Benefits are tax free
- Disability from pregnancy is covered as any other sickness
- No change in premium due to age
- You may continue coverage if you leave your Employer, provided you maintain continuous employment.

### ACCIDENT & SICKNESS PROTECTION

On or off the job, 24 hour a day coverage. Income is provided when you are disabled due to a sickness or as a result of an accident. Benefits begin on the **first day** if you are disabled due to an accident. Benefits begin on the **eighth day** if you are disabled due to sickness.

You can choose to insure up to **70% of your gross monthly income**, up to a maximum of \$2,000.00 per month. Income will be provided for the benefit period you choose up to 365 days.

Benefit Duration: 90 Days		Benefit Duration: 180 Days		Benefit Duration: 365 Days	
Monthly Benefit	Monthly Premium	Monthly Benefit	Monthly Premium	Monthly Benefit	Monthly Premium
\$500	\$11.25	\$500	\$17.50	\$500	\$22.50
\$600	\$13.50	\$600	\$21.00	\$600	\$27.00
\$700	\$15.75	\$700	\$24.50	\$700	\$31.50
\$800	\$18.00	\$800	\$28.00	\$800	\$36.00
\$900	\$20.25	\$900	\$31.50	\$900	\$40.50
\$1,000	\$22.50	\$1,000	\$35.00	\$1,000	\$45.00
\$1,100	\$24.75	\$1,100	\$38.50	\$1,100	\$49.50
\$1,200	\$27.00	\$1,200	\$42.00	\$1,200	\$54.00
\$1,300	\$29.25	\$1,300	\$45.50	\$1,300	\$58.50
\$1,400	\$31.50	\$1,400	\$49.00	\$1,400	\$63.00
\$1,500	\$33.75	\$1,500	\$52.50	\$1,500	\$67.50
\$1,600	\$36.00	\$1,600	\$56.00	\$1,600	\$72.00
\$1,700	\$38.25	\$1,700	\$59.50	\$1,700	\$76.50
\$1,800	\$40.50	\$1,800	\$63.00	\$1,800	\$81.00
\$1,900	\$42.75	\$1,900	\$66.50	\$1,900	\$85.50
\$2,000	\$45.00	\$2,000	\$70.00	\$2,000	\$90.00

## Eligibility

These benefit plans are optional and all full-time employees under 65 years of age may apply. The disability benefit is for employees only.

## POLICY FEATURES

**Pre-existing Conditions:** If you received medical advice for treatment of a health condition within twelve months prior to the effective date of insurance, there will be no coverage for that condition until twelve consecutive months beyond the effective date.

**Disability Due to Pregnancy:** Benefits are covered provided conception occurs **after** the effective date of the policy.

**Portability:** When you leave employment, you may continue the short term disability coverage, subject to the renewability provision, provided you maintain continuous employment. Coverage is subject to occupational and income underwriting rules. **\*\*This coverage expires on the policy anniversary date following your 65th birthday.**

## Limits and Exclusions:

Benefits will not be paid for any total disability which:

- Occurs while the policy is not in force;
- Does not require the regular care of a physician;
- Is due to the use of intoxicants or narcotics, except on the advice of a physician;
- Is on account of intentional self-inflicted injury;
- Is a result of mental or nervous disorders;
- Results from armed conflicts;
- Arises out of aviation, except scheduled passengers on commercial airlines;
- Results from traveling more than forty miles outside the US;
- Results from the participation in a felony or working at an illegal job.
- Results from a pre-existing condition, as defined in the policy.

**Proof of Loss:** You must give us written proof of loss within ninety days after a period of disability for which we owe you benefits. If you are not able to give us written proof of loss within the time required, it will not have a bearing on your claim if proof is given to us as soon as it is reasonably possible. In any event, proof must be given no later than one year from the time specified.

This is a brief description of the important features of your policy. This is not an insurance contract; therefore, it is important that you read your policy carefully.

If you have any questions regarding the Standard Life Disability Plan, **please call: 1.800.327.0695**

**Toll Free Claims Line: 1.800.227.0251**



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## **MetLife Optional and Dependent Term Life Insurance Plan**

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**Effective Date:** *pending underwriting approval*

### **OPTIONAL EMPLOYEE LIFE INSURANCE**

You now have the opportunity to elect group term life insurance coverage at low group rates and through payroll deductions.

### **OPTIONAL DEPENDENT LIFE INSURANCE**

Provides coverage for:

- Your Spouse
- Child(ren) from 15 days of age up to 19 (to age 25 if wholly dependent upon you for maintenance and support and if enrolled as a full-time student in an accredited school or college). Handicapped children can continue to be covered with no age limit. It is your responsibility to notify payroll in writing when a dependent is ineligible for coverage. Examples of ineligible dependent status are divorce or a child graduates from college.

### **FEATURES**

The plan features easy eligibility and simple enrollment procedures. Furthermore, automatic payroll deductions simplify paperwork. This means less bookkeeping for you and no worries about a lapse in coverage due to missed payments.

### **LOW COST**

Your cost is lower than for comparable insurance on an individual basis due to the "wholesale" economies inherent in group insurance. Additionally, the system absorbs the cost of administering the program which is underwritten by MetLife - a leader in the field of group coverage.

### **ELIGIBILITY**

You will be eligible for this plan if you are a full-time active employee.

### **ENROLLMENT**

Enrollment is simple - just fill out the election card provided by your employer. Make sure you supply all the required information and return the form where you work. That's all. You will be notified as to when coverage starts.

### **WHEN YOUR INSURANCE STARTS**

If you meet the eligibility requirements described above for date of enrollment and for effective date of coverage, your Optional Employee Life Insurance, if you have enrolled for that coverage, will become effective on the date of your eligibility provided you are then actively at work; otherwise, on the day you return to active work.

If you enroll for Optional Dependent Life Insurance, that coverage will become effective on the date your Optional Employee Life Insurance becomes effective, for any dependents who meet the eligibility requirements described above.

If you or any dependents do not satisfy the eligibility requirements described above for date of enrollment and for effective date of coverage, that person will not become insured for Optional Life Insurance until such person has furnished medical evidence of insurability satisfactory to MetLife.

## **TERMINATION OF COVERAGE**

All insurance under this plan will terminate with the earliest of the following events: termination upon retirement, termination of employment, plan cessation or withdrawal from the plan. Nevertheless, if you should die within 31 days thereafter, your life insurance will still be paid to the beneficiary. If any of your covered dependents should die within such 31 day period, the amount of Life Insurance on account of such dependent will be paid to you.

## **WAIVER OF PREMIUM**

The waiver benefit applies to disabilities beginning before age 60. MetLife must be notified of the disability within 12 months of the date the insured's disability begins. After inception of disability, there is a 9 month waiting period before benefits begin. During the waiting period, normal monthly deductions are taken, which are not refundable. This means that employees who become disabled on or after the effective date of coverage and before age 60 and whose application for disability is approved has continuing coverage without premium payment until death, or recovery or age 65, whichever is earliest. If the employee remains on disability at age 65, the death benefit will reduce to zero.

## **CONVERSION**

If your coverage terminates while you are covered under the plan, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy, issued by MetLife in any amount up to the amount of your coverage in effect on your date of termination. You must apply for this policy within 31 days after the date your coverage terminates. This privilege applies to Optional Dependent Life Insurance as well.

## **PORTABILITY**

Portability allows employees whose coverage ends due to certain qualifying events to continue their current (or a lesser) amount of insurance. Portability applies to Employee Optional Life Insurance, not dependent(s).

### **Qualifying Events Include:**

- Termination of Employment
- Retirement
- Change in employee class which results in the termination of Optional Life Benefits.

The minimum face amount which an employee may elect portability is \$20,000. Portable coverage reduces to 50% on January 1st of the year the insured attains age 70 and terminates on January 1st of the year the insured attains age 80. When portable coverage ends, insured individuals have the right to convert to an individual policy.

## **THE ACCELERATED BENEFIT OPTION (ABO)**

Metropolitan Life Insurance Company has included an Accelerated Benefit Option (ABO) as part of your group life benefits. Under this option, if you are diagnosed as having a terminal illness, you may be eligible to receive a portion of your group life benefits at such a difficult time. Please refer to your Group Certificate for details.

## **SUICIDE EXCLUSION**

No Optional Employee Life Benefits or Dependent Life Benefits are payable if you commit suicide within two years from the effective date of the coverage.

## **CLAIMS PROCEDURE**

Procedures for Presenting Claims for Benefits - Claim forms needed to file for benefits under the group insurance plan can be obtained from your employer who will also be ready to answer questions about the insurance benefits and to assist in filing claims.

The instructions on the claim form should be followed carefully. This will expedite the processing of the claim. Be sure all questions are answered fully.

**Routine Questions** - If there is any question about a claim payment, an explanation can be requested from MetLife, who is usually able to provide the necessary

## **PLAN ADMINISTRATOR**

Asheville City Schools  
85 Mountain Street, Asheville, NC 28801

## **SCHEDULE OF BENEFITS**

### **OPTIONAL EMPLOYEE LIFE INSURANCE**

#### **Employee-**

\$5,000 to \$100,000 (in \$5,000 increments) and  
\$110,00 to \$300,000 (in \$10,000 increments)

• ***Amounts over \$100,000 will require evidence of insurability***

### **OPTIONAL DEPENDENT LIFE INSURANCE**

**Spouse** - \$5,000 up to \$50,000 (in \$5,000 increments)

• ***Amounts over \$10,000 will require evidence of insurability***

• ***Spouse maximum benefit cannot exceed the lesser of 100% of the Employee Optional Life Benefit or \$50,000.***

**Child(ren)** - \$5,000 or \$10,000 per child

• ***Child coverage is regardless of number of children covered.***

• Optional Dependent Life Insurance is available only to those eligible employees who are insured for Employee Optional Life Insurance. If both husband and wife are employees only one can cover the dependent children.

• If you do not elect Optional Employee or Dependent coverage when first hired, you will be required to submit a Statement of Health to MetLife if you later enroll for coverage. This applies to your dependents as well.

***If you have any questions regarding your statement of health or life insurance claim, please call MetLife at: 1.800.638.6420.***

# **MetLife<sup>®</sup>**

**Employee Optional Term Life Coverage**

<b>Coverage Amount</b>	<b>Monthly Cost</b>	<b>Coverage Amount</b>	<b>Monthly Cost</b>
\$5,000	\$0.90	\$110,000	\$19.80
\$10,000	\$1.80	\$120,000	\$21.60
\$15,000	\$2.70	\$130,000	\$23.40
\$20,000	\$3.60	\$140,000	\$25.20
\$25,000	\$4.50	\$150,000	\$27.00
\$30,000	\$5.40	\$160,000	\$28.80
\$35,000	\$6.30	\$170,000	\$30.60
\$40,000	\$7.20	\$180,000	\$32.40
\$45,000	\$8.10	\$190,000	\$34.20
\$50,000	\$9.00	\$200,000	\$36.00
\$55,000	\$9.90	\$210,000	\$37.80
\$60,000	\$10.80	\$220,000	\$39.60
\$65,000	\$11.70	\$230,000	\$41.40
\$70,000	\$12.60	\$240,000	\$43.20
\$75,000	\$13.50	\$250,000	\$45.00
\$80,000	\$14.40	\$260,000	\$46.80
\$85,000	\$15.30	\$270,000	\$48.60
\$90,000	\$16.20	\$280,000	\$50.40
\$95,000	\$17.10	\$290,000	\$52.20
\$100,000	\$18.00	\$300,000	\$54.00

**Dependent Optional Term Life Coverage**

<b>Spouse Coverage Amount</b>	<b>Monthly Cost</b>	<b>Child(ren) Coverage Amount</b>	<b>Monthly Cost</b>
\$5,000	\$1.00	\$5,000	\$0.60
\$10,000	\$2.00	\$10,000	\$1.20
\$15,000	\$3.00		
\$20,000	\$4.00		
\$25,000	\$5.00		
\$30,000	\$6.00		
\$35,000	\$7.00		
\$40,000	\$8.00		
\$45,000	\$9.00		
\$50,000	\$10.00		

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## **Texas Life Whole Life Plan**

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**Common Issue Date: December 1, 2010 (pending underwriting approval)**

This **Voluntary Permanent Life Program** will allow you to purchase permanent life insurance for you and your eligible dependents.

VPL- plus is an individual permanent life insurance product specifically designed for employees and their families. It provides a guaranteed level premium and death benefit for the life of the policy, and you can keep the life insurance even after you retire. As an employee, you are eligible to apply if you have satisfied your employer's eligibility period. You may also apply for coverage on your spouse, children and grandchildren.

- Most employees are typically dependent on group term life insurance
- Today more adults than ever have only group life insurance obtained through their employers, but they carry the lowest average amount of coverage.<sup>1</sup>
- On the other hand, adults with both individual life and group life policies have the highest life insurance protection.<sup>1</sup>
- Most term policies expire before paying a death claim
- When do you want a life insurance policy in force?
  - Answer: When you die
- Term is for IF you die; permanent is for WHEN you die
- Everybody dies

### **TEXAS LIFE'S VPL-plus**

- Portable, permanent life insurance through the convenience of payroll deduction
- Whole life chassis
- Strong guarantees
- Popular features
- Coverage available for spouse, children and grandchildren

### **VPL-plus: PORTABLE AND PERMANENT**

- Employee can keep policy, at same premium, if he/she retires or changes jobs
- Employee may apply for spouse, children and grandchildren at the worksite
- Permanent coverage: policy guaranteed to remain in force as long as necessary premiums are paid

### **VPL-plus: THE GUARANTEES EMPLOYEES WANT**

- Guaranteed level premium
- Guaranteed level death benefit
- Guaranteed reduced paid-up insurance at retirement
- Guaranteed paid-up for face amount at age 70 (or after 20 years for insureds between ages 51 and 70)

<sup>1</sup>Trends in Life Insurance Ownership, LIMRA International (2006)

09M022-C 1003 (Expires 013111)

See the VPL-plus brochure for complete details- Form PWLSEV-NI-05

\*Guarantees are backed by the claims paying ability and financial strength of the issuing company.

## **VPL-plus: CGI (EXPRESS ISSUE) UNDERWRITING**

### **Employee, spouse coverage require 3 health and employment related questions:**

- During the last six months, has the proposed insured been actively at work on a full-time basis, performing usual duties?
- During the last six months, has the proposed insured been absent from work due to illness or medical treatment for a period of more than five consecutive working days?
- During the last six months, has the proposed insured been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation therapy, dialysis treatment or treatment for alcohol or drug abuse?

### **Child coverage (ages 6 months -18 years old):**

- During the last six months, has the proposed insured been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation therapy, dialysis treatment or treatment for alcohol or drug abuse?

### **Express Issue Maximums**

- employee
  - ages 17-49, \$100,000
  - ages 50-65, \$50,000
  - ages 66-70, \$10,000
- spouse (if employee applies)
  - ages 17-49, \$50,000
  - ages 50-65, \$25,000
  - ages 66-70, \$10,000
- spouse (if employee does not apply)
  - ages 17-24 \$25,000
  - ages 25-29 \$20,000
  - ages 30-39 \$15,000
  - ages 40-44 \$10,000
  - ages 45-49 \$7,500
  - ages 50-70 \$5,000
- children - ages 6 months -18 \$25,000
- grandchildren - ages 6 months -16 \$25,000

### **Simplified Issue**

- Use if proposed insured wants amounts over Express Issue maximums
- Coverage is dependent on answers to health-related and other questions contained in the application
- Answer all underwriting questions
- Blood required for amounts in excess of \$100,000
- Rates are unisex
- Rates are unismoke

\*\*We retain the right to require a medical exam

### **Accelerated Death Rider**

- Included on all policies (Employee, Spouse, Children, Grandchildren)
- Pays 92% of death benefit, (84% for Illinois) less \$150 processing fee, upon physician certified diagnosis of condition expected to result in death within 12 months (24 months in IL) (conditions and limitations apply)
- No extra charge for rider
- Policy **terminates** when rider is exercised

### **Waiver of Premium**

- Available for issue ages 17-55
- Benefit payable to insured through age 60
- Cost is included in premium

### **VPL-plus: Review**

- Permanent and portable when you change jobs or retire
- Non-participating Whole Life chassis (no dividends)
- Guaranteed level death benefit\*
- Guaranteed level premium
- Guaranteed reduced paid-up insurance at retirement
- Premiums cease at age 70 (or after 20 years, ages 51-70)
- Accelerated Death Benefit Rider included on all policies
- Waiver of Premium available issue ages 17-55
- Express Issue underwriting
- Unisex rates
- Unismoke rates
- Blood required for amounts over \$100,000
- Simplified issue for health reasons or for amounts over Express Issue maximums

*This information has been prepared to give you the highlights of coverage now being offered through your employer to meet your insurance needs. The details will be provided during your individual meeting with a qualified Texas Life Enrollment Representative. Those employees who wish to participate will be provided a personal policy that spells out all policy provisions.*

**If you have any questions regarding your Texas Life policy, please call  
1.800.283.9233, press prompt #3.**

**TEXASLIFE** INSURANCE  
COMPANY

Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

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## ***Continuation of Benefits***

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### **GILSBAR HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS**

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Health Care Flexible Account at the time of your termination, you may continue participation in the Plan for the remainder of the Plan year.

If you want to remain in the Plan, you can do so by electing to continue on **COBRA** through your employer. You will receive notification from IMS (Cobra Administrator) of your continuation options. If you prefer to terminate your participation and contribution to the Plan, any balance in your account on the date of termination will be forfeited if expenses were not incurred prior to the date of termination. For more detailed information, please call **your Benefits Department at 828.350.6164**.

### **AMERITAS DENTAL & SUPERIOR VISION**

Under the Ameritas Dental & Superior Vision plans, you and your covered dependents are eligible to continue dental and vision coverage through COBRA according to the following "qualifying events".

If you and your dependents are enrolled in the dental or vision plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents maybe eligible to continue dental coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. Examples of an ineligible dependent would be when your child graduates from college, or turns 24 years old. For more detailed information, **please call your Benefits Department at 828.350.6164**.

### **ASSURITY CANCER & ASSURITY CRITICAL ILLNESS**

When you leave employment you may continue your Assurity Cancer and Critical Illness coverages by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Assurity at 1.866.289.7337**.

### **ACCIDENT ONLY INSURANCE**

When you leave employment you may continue your Transamerica Accident policy by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Transamerica at 1.888.763.7474**.

### **STANDARD LIFE DISABILITY**

When you leave employment you may continue your short term disability coverage as long as continuous employment is maintained and proof of employment has been sent to Standard Life. Coverage expires at age 65. Coverage is subject to occupational and income underwriting rules. You may continue coverage by having the premium that is currently deducted from your paycheck drafted from your bank

account. Please contact **Standard Life at 1.800.327.0695.**

#### **METLIFE TERM LIFE**

**Conversion:** If your employment terminates while you are covered under the plan or when you are approved for long-term disability, you may purchase without medical evidence of insurability, any individual insurance policy. You must apply for conversion within 31 days after the date your coverage terminates. This applies to Optional Life and Dependent Life.

**Portability:** If you terminate employment, the portability provision allows you to take your optional life coverage with you, subject to the following provisions:

- You must apply for coverage with 31 days from the date your life coverage terminates.
- You must be **ACTIVELY** at work prior to employment termination.
- You may only port up to your current coverage amount. You cannot increase or add dependents.

To get information for **converting** coverage, please contact **MetLife at 1.877.275.6387.**

To get information for **porting** coverage, please contact **MetLife at 1.866.492.6983.**

#### **ALLSTATE WORKPLACE DIVISION UNIVERSAL LIFE**

This benefit will no longer be payroll deducted. If you wish to keep your Allstate Universal Life plan, you may continue the coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Allstate Workplace Division at 1.800.521.3535.**

#### **TEXAS LIFE WHOLE LIFE**

When you leave employment, you may continue your Texas Life Whole Life coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. You may do that by contacting **Texas Life at 1.800.283.9233 prompt #3.**

#### **Phone Directory**

Allstate Workplace Division Universal Life - 1.800.521.3535

Ameritas Dental - 1.800.776.9446

Asheville City Schools Benefits Department- 1.828.350.6164

Assurity Cancer & Assurity Critical Illness - 1.866.289.7337

Gilsbar Health & Dependent Care Accounts- 1.800.445.7227,ext. 883

Mark III Brokerage, Inc.- 1.800.532.1044

MetLife Term Life- **Conversion:** 1.877.275.6387

MetLife Term Life- **Portability:** 1.866.492.6983

Standard Life Short Term Disability- 1.800.327.0695

Standard Life Short Term Disability **Claims Line**- 1.800.227.0251

- To **FAX** a Short Term Disability claim- 1.801.538.0392

Superior Vision - 1.800.507.3800

Texas Life Whole Life- 1.800. 283.9233 prompt #3

Transamerica Accident -1.888.763.7474