

## HM CARE ADVANTAGE

A LIMITED BENEFIT MEDICAL PLAN

### Limited Health Insurance Coverage for:

- Daily In-Hospital
- Additional Daily Benefit for First Day of Hospital Confinement
- Surgery
- Anesthesia
- Outpatient Diagnostic Testing
- Office Visit (Physician/Licensed Practitioner)
- Inpatient Visits - Physician
- Outpatient Hospital Service
- Hospital Emergency Room
- Wellness Service
- Wellness Screening Test
- Ambulance Service
- Discount Plan or Outpatient Prescription Drug Insurance

### Additional Benefits:

- National Provider Network
- Health Information On-Call
- Health Information On-Line
- Vision Discount
- Fitness/Wellness Discount

### HM Care Advantage Benefits

- This plan pays a fixed dollar amount for covered medical services to help meet the basic health insurance needs of employees and their families.
- 82% of the population under age 65 has less than \$3,000 total health care expenses.\*
- National Preferred Provider Network (NPPN) offers discounts on fees charged to members when a network physician, hospital or facility is used. Discounts continue for the member even if specified benefits are exhausted.
  - The network has more than 550,000 physicians, nearly 4,000 acute care facilities, and more than 90,000 ancillary care provider locations in all 50 states.
- The plan is guaranteed issue (requiring no medical underwriting) and contains no pre-existing limitations.
- Benefits can be paid directly to the employee or provider.

\*2003 Medical Expenditures Panel Survey, U.S. Agency for Health Research and Quality. Published November 20, 2006.

### To Learn More

ChamberChoice is available for employers to assist with inquiries related to coverage, benefits and enrollment. To reach ChamberChoice, call **800.377.3539** (toll free) from 8:30 a.m. to 5:00 p.m. Eastern time, Monday through Friday.

### About HM Life Insurance Group

HM Life Insurance Company is a member of the HM Insurance Group, based in Pittsburgh, PA. HM Insurance Group provides group health-related insurance products nationally to protect businesses and their employees from potential financial losses associated with health care costs. HM Life Insurance Company has received "A-" (Excellent) ratings from A.M. Best Company, one of the country's oldest and most respected rating agencies.



**This coverage provides group indemnity medical insurance. It does not provide major medical or comprehensive medical insurance.**

Medical coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM905 or similar. Prescription Drug coverage is underwritten by Fidelity Security Life Insurance Company, Kansas City, MO, under policy form series M-9031, M-9022 and M-9037. Administrative and/or customer support services are provided: for Health Information On-Call - Health Dialog Services Corporation; for Health Information On-Line and Fitness/Wellness Discounts - Preventive Health Services; for Pharmacy Discount Card - Caremark, Inc; for Vision - Davis Vision; for the Preferred Provider Network - National Preferred Provider Network and Indiana Health Network. Other administrative and/or customer support services may be provided by HM Life Insurance Company and HM Benefits Administrators. Products and services may not be available in all states. Certain exclusions and limitations may apply. See your certificate or other evidence of coverage for details. Coverage or service requested or the use of the specific association may not be available in all states.

# Chamber Choice **BENEFITS SUMMARY: HM CARE ADVANTAGE**

Benefit Schedule	Plan 1	Plan 2	Plan 3
Office Visit Benefit - Physician/Licensed Practitioner	\$50 per Visit 3 Visits	\$50 per Visit 3 Visits	\$50 per Visit 3 Visits
Daily In-Hospital Benefit	\$200 per Day 30 Days	\$350 per Day 30 Days	\$750 per Day 90 Days
First Day In-Hospital Confinement Benefit	\$200 First Day 1 Admission	\$350 First Day 1 Admission	\$750 First Day 1 Admission
Surgery Benefit	\$1,000 Max. per Surgery Based on Schedule 2 Surgeries	\$1,000 Max. per Surgery Based on Schedule 2 Surgeries	\$1,500 Max. per Surgery Based on Schedule 2 Surgeries
Anesthesia Benefit	20% of Scheduled Surgery Benefit	20% of Scheduled Surgery Benefit	20% of Scheduled Surgery Benefit
Outpatient Diagnostic Testing Day Benefit	\$100 per Testing Day 1 Day	\$250 per Testing Day 1 Day	\$500 per Testing Day 1 Day
Preferred Provider Network	Included	Included	Included
Hospital Emergency Room Benefit	\$100 per Visit 2 Visits	\$150 per Visit 2 Visits	\$150 per Visit 2 Visits
Inpatient Visits - Physician	Not Applicable	\$50 per Visit 5 Visits	\$50 per Visit 5 Visits
Outpatient Hospital Services	\$150 per Treatment Day 2 Days	\$500 per Treatment Day 2 Days	\$500 per Treatment Day 2 Days
Wellness Screening Test	\$100 1 Test	\$150 1 Test	\$150 1 Test
Wellness Service	\$75 1 Service	\$75 1 Service	\$75 1 Service
Ambulance Service	Not Applicable	\$200 per Trip 1 Trip	\$200 per Trip 1 Trip
Outpatient Prescription Drug Insurance With Discounts*	Discounts on Brand and Generic Prescription Drugs.**	\$10 Co-pay Generic Formulary \$15 Co-pay Generic Oral Formulary Contraceptives Brand Not Covered \$1,000 Max. Benefit  Discount continues after maximum is reached.	\$10 Co-pay Generic Formulary \$15 Co-pay Generic Oral Formulary Contraceptives Brand Not Covered \$1,000 Max. Benefit  Discount continues after maximum is reached.

\*Underwritten by Fidelity Security Life Insurance Company.

\*\*Provided by Caremark, Inc.

*This is a Benefit Plan highlight sheet and is not intended to be a complete or legal description of the program of benefits. Certain exclusions and limitations apply. Ask your employer for an employee benefits brochure that provides a more descriptive overview of these plans. Benefits shown are per calendar year for each covered person. Calendar year is the employer-defined benefit cycle.*

## Included with every plan...

### Health Information On-Call

Access to a toll-free telephone line to talk with health coaches who provide information and support for health-related concerns. This service is available 24/7, 365 days a year. Service provided by Health Dialog Services Corporation.

### Vision Discount

Covered persons must use a participating network vision provider to receive this benefit which includes a covered eye exam and reduced cost for other services such as frames, spectacle lenses, contact lenses and laser vision care. Service provided by Davis Vision.

### Fitness/Wellness Discount

Discounts on health-related products and services, including fitness center memberships, chiropractic care, acupuncture, vitamins and massage therapy. Service provided by Preventive Health Services.

### Health Information On-Line

Internet site providing lifestyle improvement programs, health information and resources on a range of topics including tobacco cessation, nutrition, weight management and stress management. Service provided by Preventive Health Services.

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Monthly Payroll Deduction	Plan 1	Plan 2	Plan 3
Employee	\$67.13	\$128.70	\$176.56
Employee + Spouse	\$125.06	\$237.35	\$330.69
Employee + Child(ren)	\$126.10	\$246.47	\$339.81
Family	\$183.86	\$354.96	\$493.77



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