



Value Med Plan



Benefits are Paid Directly to You!

◆ HOSPITAL ◆

\$1000 Daily Hospital Benefit

from the first day to \$365,000.00!

*Also options for \$500 per day or \$100 per day
Dependent Children limited to \$100 per day option*



◆ DOCTOR'S OFFICE ◆

OFFICE VISITS \$75.00 PER VISIT!



*Pays for any practitioner
of the healing arts!*

◆ OUTPATIENT ◆

\$100.00 Per Sickness or Injury!

X-Rays, Lab Tests, Medical Supplies & Much More

*Pays in the doctor's office, lab or any other outpatient facility
for each covered adult and child*

- ◆ PAYS IN ADDITION TO OTHER INSURANCE ◆
- ◆ NO PPO & NO HMO ◆
- ◆ NO DEDUCTIBLE OR CO-PAYS ◆
- ◆ GUARANTEED RENEWABLE TO AGE 65 ◆



Underwritten By: United National Life Insurance Company Of America in AR, ID, IL, MO, NE, NV, NM, ND, OK, SD, TN, TX. Group Policy #UP2005, UT Policy Form U0552-UT, AR Policy Form U0552-AR, OK Policy Form U0552-OK, SD Policy Form U0552-SD, WV Policy Form U0552



Underwritten By: Guarantee Trust Life Insurance Company in All Other States Where Approved. Group Policy #GP2005, LA Policy Form G0551-LA, ME Policy Form G0551-ME, OR Policy Form G0551-OR, SC Policy Form G0551-SC, MD Policy Form G0551-MD



Pre-Existing Condition Limitation

Pre-existing conditions are those medical conditions disclosed or not disclosed on the application which were diagnosed or for which medical advice or treatment was recommended or received from a Doctor within a 12 month period (6 months in ID, NV, ND and OR, and 90 days in WY) immediately preceding the Effective Date of a Covered Person's Coverage. Any loss due to a pre-existing condition is not covered unless the loss begins more than 12 months after the Effective Date of a Covered Person's Coverage.

Exceptions and Limitations

We WILL NOT pay for charges incurred:

1. due to war or act of war whether declared or not; (Except in **OK**)
2. due to intentionally self-inflicted injury;
3. due to Mental Illness or nervous disorders without demonstrable organic disease (Loss due to Parkinson's Disease, Alzheimer's or senile dementia is covered) Except in **VT**; **In DC:** *due to Mental Illness or nervous disorders without demonstrable organic disease, except as state mandated (Loss due to Parkinson's Disease, Alzheimer's or senile dementia is covered)*
4. for normal pregnancy and child birth. Complications of pregnancy are covered as a sickness;
5. for treatment of an injury that results from the Covered Person's commission of, or attempt to commit a felony, or from the Covered Person being engaged in an illegal activity; **In NE:** *being engaged in an illegal occupation;* **In VT:** *treatment of an injury that results from your participation in a felony;*
6. for cosmetic surgery, but "cosmetic surgery" does not include reconstructive surgery that is incidental because of previous surgery due to trauma, infection, or other disease of the involved part;
7. for confinement in a Hospital located or care received outside of the territorial limits of the United States of America, its commonwealth partners, or the countries of Canada and Mexico;
8. for the Covered Person being intoxicated or under the influence of alcohol or a narcotic; unless administered on the advice of a Physician or as state mandated. **In NV:** *substance abuse, including alcoholism, drug addiction, narcotics or hallucinogens.*

In OK, *We will also not be liable for any loss sustained or contracted in consequence of Your being under the influence of any narcotic, unless administered on the advice of a Doctor.*

Benefit Limitations

1. Outpatient Benefit is \$100.00 per sickness or injury up to \$200.00 per calendar year per covered adult and for each covered child.
2. Doctor's office visits are limited to 10 per calendar year for adults, 5 per calendar year for all children combined.
3. Doctor's office calls are limited to one visit per week, except in Maryland.
4. Lifetime maximum is 365 days of hospital indemnity benefits paid.
5. Ambulance Benefit is \$200.00 per sickness or accident.

Stable Premiums

Your premiums cannot be changed due to declining health. Your premiums can only be changed if we change the premiums of all like policies in your state. You will be notified before any changes are made.

▶ Association membership is not permitted in OR

MARKETED BY:

Mail Completed Applications To:
 General Agent Center
 15575 North 79th Place, Suite 100
 Scottsdale, Arizona 85260
 Phone (800) 366-2467 Fax (800) 471-7996



Members receive up to 12* *CallMD* calls per year/per family!

CALLMD™
*Feel better today.
Stay healthy for tomorrow.*

Have You Ever...

- *Needed a doctor in the evenings or on the weekends?*
- *Needed a prescription called in to your pharmacy?*
- *Needed to talk to a doctor about a non-emergency illness?*

**AVOID
unnecessary &
costly Urgent Care
or ER visits simply
by contacting
CallMD!**

CallMD Doctors can write prescriptions! **

CallMD physicians provide medical advice, diagnosis and treatments in one-on-one phone consultations 24 hours a day, 7 days a week.



CallMD has English and Spanish language services available!

◆ **Cost of consultations* with a CallMD Doctor is INCLUDED in your VBA membership.** ◆

- **Save time at work or while at home when a doctor consultation is needed for you or members of your family.**
- **Electronic medical record maintained in a highly secured Internet accessible environment available to network doctors prior to consultation.**

Common health conditions treated by Call MD Doctors:

- Fever / sore throat
- Nasal congestion / cough
- Ear ache / Bronchitis
- Allergies
- Diabetes

CallMD is Not Insurance. Benefit Effective 30 Days After Date of VBA Membership. CallMD is not a replacement service for medical emergencies. In the event of a life-threatening health emergency, members should call 911 or their local emergency services first. *UP to the maximum of 12 consultations per year/per family OR 6 per year/per individual. Additional Consultations may be purchased by member for \$35/consultation. **No DEA Controlled Substances or Narcotics Allowed.

VBA Membership is not available in all states.

Start Saving Immediately!

Over
100,000
DENTAL
Offices
Nationwide!

**Enhanced
Benefit Card**

The EBC Card

Multi-Product Savings Program

**No Paperwork.
No Claim Forms.
No Waiting Periods.**



DENTAL

**Dental Savings to
40% or more!**



UP TO
**50%
OFF**

VISION



AVG
**20%
OFF**

Rx PRESCRIPTIONS



UP TO
**65%
OFF**

HEARING



UP TO
**80%
OFF**

X-RAYS / IMAGING



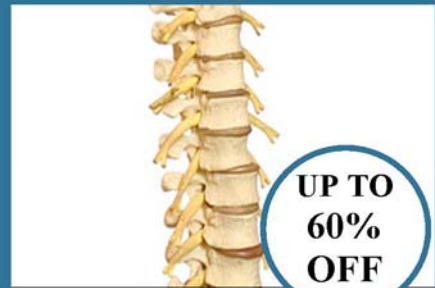
UP TO
**70%
OFF**

LAB TESTS



UP TO
**48%
OFF**

DIABETIC SUPPLIES



UP TO
**60%
OFF**

CHIROPRACTIC



Dividend Club™

Save enough money each month while eating out to more than pay for your membership!

You may save thousands of dollars each year by shopping the hundreds of Dividend Club and Member eShop merchants as a VBA Member.

Printing & Shipping



VBA Membership also includes discounts on products and services at FedEx Office. **Enjoy a 30% discount on copy services** as well as a 10% discount on additional FedEx Office products and services.

Auto Rental Savings

AVIS offers VBA Members great money-saving coupons on top of special rates! Take advantage of year-round savings! **Alamo** offers year-round discounts on value-added promotions on leisure or business travel.



The Enhanced Benefits Card's discounts and savings are available to anyone—member or non-member.

DISCOUNT BENEFITS ARE NOT INSURANCE AND ARE NOT AVAILABLE IN ALL STATES