

ACCIDENT MEDICAL EXPENSE

1 BROCHURE LINKS



2 HIGHLIGHTS – PLAN SNAPSHOT

2.1 HIGHLIGHTS:

- ✓ Guaranteed Issue
- ✓ No Social Security Number Necessary
- ✓ NO attestation
- ✓ Underwritten by Chubb (AM Best A++ Superior Rating)
- ✓ Issues Ages 18 – 64
- ✓ Benefit Options from \$2,000 - \$25,000
- ✓ Includes 24x7 Unlimited, NO COST Telemedicine consultations
- ✓ Includes Discount Services & Savings On:
 - Dental, Vision, Lab tests, X-Ray, Hearing, Prescriptions, Diabetic Supplies and more
- ✓ Identity Restoration
- ✓ Pet Assure Pet Perks
- ✓ Global Fit Gym Network

3 DEFINITIONS

3.1 ACCIDENT OR ACCIDENTAL

means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to an Insured Person; 3) is independent of illness, disease or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

3.2 ACCIDENTAL BODILY INJURY

means bodily injury, which is 1) Accidental; 2) the direct cause of a loss; and 3) occurs while an Insured Person is insured under this policy, which is in force. This does not include conditions caused by repetitive motion injuries, or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's Disease; 2) bursitis; 3) Chondromalacia; 4) shin splints; 5) stress fractures; 6) tendonitis; and 7) Carpal Tunnel Syndrome.

4 POLICY OPTIONS, RATES AND INFORMATION

4.1 POLICY OPTIONS AND RATES

4.1.1 Standard Options

	Option #1	Option #2	Option #3	Option #4
AD&D Maximum Benefit Amount ¹	\$2,500	\$5,000	\$7,500	\$10,000
AME Maximum Benefit Amount	\$2,000	\$5,000	\$7,500	\$10,000
AME Deductible	\$50	\$100	\$250	\$275
Monthly Cost Single	\$29.95	\$39.95	\$44.95	\$54.95
Monthly Cost Family	\$34.95	\$44.95	\$54.95	\$64.95

4.1.2 High Limit Options

	Option #5	Option #6	Option #7
AD&D Maximum Benefit Amount	\$10,000	\$10,000	\$10,000
AME Maximum Benefit Amount	\$15,000	\$20,000	\$25,000
AME Deductible	\$275	\$275	\$275
Monthly Cost Single	\$74.95	\$84.95	\$94.95
Monthly Cost Family	\$79.95	\$89.95	\$99.95

4.2 MAXIMUM BENEFIT ACCIDENTAL MEDICAL EXPENSE (AME) PER COVERED ACCIDENT

Maximum Benefit Accident Medical Expense Per Covered Accident	Dental Sub-Limit ²	Physical Therapy Sub-Limit ²	Orthopedic Appliance Sub-Limit ²	Transportation Sub-Limit ²
Option #1 \$1,000	\$500	\$500	\$500	\$200
Option #2 \$5,000	\$1,250	\$1,250	\$1,250	\$500
Option #3 \$7,500	\$1,875	\$1,875	\$1,875	\$750
Option #4 \$10,000	\$2,500	\$2,500	\$2,500	\$1,000
Option #5 \$15,000	\$3,750	\$3,750	\$3,750	\$1,500
Option #6 \$20,000	\$5,000	\$5,000	\$5,000	\$2,000
Option #7 \$25,000	\$6,250	\$6,250	\$6,250	\$2,500

¹ The benefit amount shown is your accidental death benefit amount. The benefit amount for accidental dismemberment is a percentage of the accidental death amount. The benefit amount for your spouse/domestic partner is 50% of your amount and for your dependent children is 20% of your amount. If you have no dependent children, your

spouse/domestic partner's benefit amount is equal to 60% of your amount. If you have no spouse/domestic partner your dependent children's benefit amount is equal to 25% of your amount.

2 The Benefit Amounts shown above for Dental, Physical Therapy, Orthopedic Appliance, and Transportation are part of, and not in addition to, the Maximum Benefit Amount for Accident Medical Expense. Payment of these Benefit Amounts reduces and does not increase the Benefit Amount for Accident Medical Expense.

4.3 ACCIDENTAL DEATH AND DISMEMBERMENT

AD&D Insurance provides coverage for accidental loss of life or dismemberment according to the following schedule:

Accidental Loss:	% of Benefit
of life; or speech and hearing; or speech and one of one hand, foot or sight of one eye; or hearing and one hand, foot or sight in one eye; or both hands; or both feet; or sight of both eyes; or any combination of any two of a hand, foot or sight of an eye	100%
of one hand; or one foot; or sight of one eye; or speech; or hearing	50%
of thumb and index finger of the same hand	25%

5 FAQ's

5.1 COMMON CONSUMER Q & A's

How do I access my policy info or ID cards? Following enrollment, members may instantly access their materials via the [GAQ Quote Members Portal](#). The login information is the member's social security number and zip code.

Are dependents eligible as members? Yes, a spouse under age 65 and dependent children to age 19 or full time students to age 25.

What are the payment options? You may pay by monthly credit card or monthly automatic bank draft.

Is there a limit to the number of accidents per year that are covered? No, the benefits are on a per accident occurrence.

When will the monthly premium be charged? The effective date of coverage is always the 1st of the month (i.e. any sales/enrollments made from March 1st to March 31st will be effective April 1st – or if the sale is postdated – it would be May 1st); we draft/charge the monthly premium approximately 2 weeks prior to the next due date. If the sale is made March 20th, the effective date is April 1st; the first premium is charged/drafted on March 20th (sale date) – the next draft/charge is made on April 16th – 2 weeks prior to May 1st, the next due date.

5.2 COMMON AGENT Q & A's

How do I submit business? Online, via your personalized selling links.

How long does the contracting process take? Agents are appointed within 24-48 hours as long as the required paperwork has been received.

Where can I order supplies? You may order supplies via email: supplies@generalagentcenter.com, or contact your marketing director.

When are commissions paid? Commissions are paid weekly on issued business each Friday.

Where can I find product and enrollment training? The [GAC YouTube Training Channel](#) features up to date product and online enrollment training available 24 hours per day, 7 days a week. Additionally, you may contact marketing at 800-366-2467 during regular business hours.

Is advancing available? Advancing is available through your FMO or a qualifying credit check. GAC offers 4, 6 and 9 month advancing options on most products.

Are there any licensing fees associated with NEA or VBA Accident Medical Expense? No.

6 PLAN ADMINISTRATION

6.1 APPLICATION PROCESS

Applications are completed online through [GAC Quote](#) via your personal link. For assistance with the application process, please view the [NEA Online Enrollment](#) tutorial or the [VBA Online Enrollment tutorial](#).

6.2 EFFECTIVE DATE

The 1st of each month. Enrollment forms completed and submitted by the end of the month are guaranteed to become effective the 1st of the following month. Later submissions are subject to become effective the 1st of the NEXT following month.

6.3 DRAFT DATE

The 16th of each month.

6.4 LIST BILL DATE

The 1st of each month. Enrollment forms with payment must be received by the 20th of the current month to be effective the 1st month.

6.5 ID CARDS

Fulfillment kits are sent directly following enrollment via the US Postal Service. Member ID cards and policy information may also be printed via the [GAC Members Portal](#) as well.

7 HOW TO SUBMIT A CLAIM

Claim forms may be obtained via the NEA & VBA Membership Portals;

7.1 NEA MEMBERSHIP PORTAL

[NEA Membership Website](#) | [NEA Claim Form](#)

7.2 VBA MEMBERSHIP PORTAL

[VBA Membership Website](#) | [VBA Claim Form](#)



8 MEMBERSHIP ASSOCIATION BENEFITS

All NEA & VBA Accident Medical Expense Plans come with these great benefits and savings programs. All membership benefits & savings programs can be accessed via the NEA & VBA Membership portals as well as on-demand via the VBA-NEA MD hotline smartphone app. Members can download the app via the [iTunes](#) or [Google Play](#) stores.

8.1 MDHOTLINE

MDhotline is an office call service that provides telemedicine medical consultations. Members receive **unlimited, NO cost consultations** per year / per family.

8.1.1 About MDhotline

All MDhotline physicians and registered nurses are board certified and state licensed. MDhotline doctors are available 24 hours per day, 7 days a week! Physicians may call in prescriptions to your local pharmacy for pick up (no DEA controlled substances or narcotics allowed), write referrals and make appointments with specialists when medically necessary.

8.1.2 What Can Be Treated?

- | | |
|-----------------------|------------------------|
| ✓ Anxiety | ✓ Anxiety |
| ✓ High Blood Pressure | ✓ Allergies |
| ✓ Cold & Flu | ✓ Fever |
| ✓ Diabetes | ✓ Sore Throat |
| ✓ Ear Ache | ✓ Prescription Refills |

8.1.3 How Does MDhotline Work?

When a medical consultation is needed, simply call into MDhotline where a registered nurse will gather initial medical information and your electronic medical records. After triage is complete, an MDhotline physician calls you back, within one hour for medical diagnosis and treatment. The average consultation time is approximately 12 minutes. Physicians call the next day as a follow up to your consultation to ensure your treatment was successful.

8.2 THE ENHANCED BENEFITS CARD

The Enhanced Benefits Card is a free prescription discount card that also offers savings on vision, hearing, lab test and more. EBC discounts and savings are available to anyone – member or non-member!

8.2.1 Prescription

Prescription Savings up to 65%! Use the EBC card at more than 59,000 pharmacies nationwide.

8.2.2 Vision & Lasik

Vision Savings up to 50% on eye exams and purchase of eyewear at over 11,000 optical locations. Lasik Savings are also available via the preferred nationwide Lasik provider network.

8.2.3 Lab Tests

Lab Test Savings up to 50% for multiple conditions and diseases without a physician's referral – at nearly half the typical cost.

8.2.4 Hearing

Hearing Savings up to 15% plus you are eligible to receive a free hearing test.

8.2.5 Dental

Dental Savings from 15% - 40% at over 100,000 participating dental providers nationwide.

8.2.6 X-Ray & Imaging

X-Ray & Imaging Savings up to 50% on advanced diagnostic imaging procedures such as Magnetic Resonance Imaging (MRI) and Computed Tomography (CT) scans at over 2,900 radiology centers nationwide.

8.3 PET ASSURE

With Pet Assure, members receive an instant 25% discount on all in-house medical procedures and up to 35% discount on pet supplies and grooming at partner merchants. There are no exclusions, all pets and pre-existing conditions are accepted. There are no waiting periods or deductibles and members receive savings at time of service – no forms to fill out!

8.3.1 How It Works

Register In Under 3 Minutes

Take Your Pet Assure Card to ANY Pet Assure Veterinarian

Receive INSTANT 25% Discount on ALL In-House Medical Services at EVERY Appointment!

8.3.2 Savings on Common Veterinary Procedures

Veterinary Service	Average Cost*	Pet Assure 25% Savings
Bladder Stones	\$1,231	Save \$307.75
Emergency Sick Visit	\$120	Save \$30
Heartworm Testing	\$32	Save \$8
Mass Removal	\$999	Save \$249.75
Puppy Vaccines	\$42	Save \$10.50
Routine Well Visit	\$45	Save \$11.25
Skin Abscess	\$458	Save \$114.50
Tooth Extraction	\$829	Save \$207.25

8.3.3 All In-House Medical Procedures & Services, Including

- ✓ Dental Cleanings
- ✓ Diabetes Management
- ✓ Surgical Procedures
- ✓ Tumor Removal
- ✓ Dental Exams
- ✓ X-Rays
- ✓ Spays & Neuters
- ✓ Geriatric Care
- ✓ Hospitalization
- ✓ Allergy Treatments

8.4 GLOBAL FIT GYM NETWORK

With the Global Fit Gym network members receive the guaranteed lowest rate to thousands of gyms. You can choose from major chains and community favorites.

8.4.1 How Does It Work?

Simply activate your benefit and start saving today

8.5 DIVIDEND REWARDS CLUB

The Dividend Rewards Club offers members discounts and savings on everyday items as well as special offers from many merchants

8.5.1 How Does It Work?

Use the registration code provided in your fulfilment kit to complete the registration process and start browsing for discounts and savings today!

8.5.2 What Can I Save On?

- | | | | |
|-------------------------------|----------------------------------|------------------------------------|--------------------------------------|
| ✓ Appliances | ✓ Car Rentals | ✓ Department & Super Stores | ✓ Printing Services |
| ✓ Arts & Crafts | ✓ Catalog & TV Products | ✓ Electronics & Home Entertainment | ✓ Restaurants |
| ✓ Automotive & Truck | ✓ Cellular Service & Accessories | ✓ Eyewear & Contact Lenses | ✓ Theme Parks |
| ✓ Baby & Children | ✓ Clothing & Accessories | ✓ Furniture & Accessories | ✓ Office Supplies & Equipment |
| ✓ Groceries | ✓ Footwear | | ✓ Sporting Goods, Fitness & Outdoors |
| ✓ Beauty Supplies & Fragrance | | | ✓ And Much More |

8.6 IDENTITY RESTORATION

ID Recovery Pros is the key to protecting your identity! Members receive three generation family coverage, including member's parents and children under the age of 25 living in the same household.

8.6.1 How Does It Work?

- ✓ Personal advocate assigned to you after a compromise & personal recovery plan executed
- ✓ Post Recovery follow up for 12 months after resolution
- ✓ Online access to case status 24/7
- ✓ Unlimited discovery period

9 IMPORTANT CONTACTS

9.1 NEA & VBA ACCIDENT MEDICAL EXPENSE

Customer Service: 800-366-2467 or email support@gacquote.com

9.2 GENERAL AGENT CENTER

Address: 8700 East Vista Bonita Drive #174
Scottsdale, AZ 85255

Toll Free: 800-366-2467

Local: 480-596-6536

Fax: 800-366-2467

Web: www.GACQUOTE.com

9.3 SUPPLIES:

Robin Anthony @ Extension #127 or email: supplies@generalagentcenter.com

9.4 NATIONAL MARKETING:

Erik Lunt @ Extension #132 or email: erik@generalagentcenter.com

Carl Fischer @ Extension #125 or email: carl@generalagentcenter.com

9.5 RECEPTION & LICENSING / CONTRACTING:

Jeannett Colmernero @ Extension #114 or email: jeannett@generalagentcenter.com

9.6 COMMISSIONS:

Judee Macaulay @ Extension #198 or email: judee@generalagentcenter.com

9.7 CUSTOMER SERVICE:

Cody Sheridan @ Extension #115 or email: cody@generalagentcenter.com

Patrick Clark @ Extension #126 or email: patrick@generalagentcenter.com