

# AIG Insurance Benefits



## » Group Accident and Sickness Indemnity Benefits:

- FlexShield Custom Program

COVERAGE	BENEFIT LIMIT SELECTION
<b>Hospital Benefits</b>	
Hospital Admission, A&S	\$500.00
Hospital Confinement Benefit, First 30 Days, A&S, (E/P = 0 days), (per day benefit)	\$500.00
Hospital Confinement Benefit, Days 31+, A&S, (E/P = 0 days), (per day benefit)	\$500.00
Intensive Care Unit (per day, maximum 30 days), A&S	\$500.00
Emergency Room, A/O (per visit), (max 4 visits per calendar year)	\$100.00
<b>Ambulance Benefits</b>	
Ground (per trip), (maximum 6 trips per calendar year)	\$500.00
<b>Out-of-Hospital Benefits</b>	
Critical Illness – first diagnosis - 30 day wait	\$10,000
-- Invasive Cancer Benefit	100%
-- InSitu Cancer Benefit	10%
-- Heart Attack Benefit	100%
-- Stroke Benefit	100%
-- Renal Failure Benefit	100%
-- Coronary ByPass Surgery Benefit	100%
-- ADL Deficit Benefit	100%

### FlexShield Exclusions

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or any act of auto-eroticism.
2. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is:
  - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
  - c. riding as a passenger in an aircraft owned, leased or operated by the Insured Person's employer.
3. declared or undeclared war, or any act of declared or undeclared war.
4. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
5. the Insured Person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
6. the Insured Person's being under the influence of drugs unless taken under the advice of and as specified by a Physician.
7. the Insured Person's commission of or attempt to commit a felony.
8. services and supplies which are not prescribed by a Physician as necessary to treat an Injury or Sickness; are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
9. dental treatment unless due to an Injury.
10. cosmetic care, except for reconstructive plastic surgery required as a result of Injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
11. any Injury or Sickness covered under any state or federal Worker's Compensation, Employer's Liability law or similar law.
12. services and supplies which are not due to an Injury or Sickness except as specifically provided.
13. mental or nervous disorders or substance abuse.
14. Pregnancy, except Complications of Pregnancy.
15. participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event.

16. driving any taxi for wage, compensation, or profit.
17. mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
18. custodial care or rest.

### Critical Illness Exclusions

This Rider does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- a. the Insured Person's suicide, or intentional self inflicted Injury or Sickness, while sane or insane.
- b. the Insured Person's being under the influence of an excitant, depressant, hallucinogen, narcotic, other drug; or intoxicant including those taken as prescribed by Physician.
- c. the Insured Person's commission of or attempt to commit an assault or felony.
- d. the Insured Person's engaging in an illegal activity or occupation.
- e. the Insured Person's voluntary participation in a riot.
- f. any illness, loss or condition specifically excluded from the definition of any Critical Illness.
- g. war, whether declared or not
- h. balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial procedure.
- i. any Injury or Sickness covered under any state or federal Worker's Compensation, Employer's Liability law or similar law.

*\*All members of this program are enrolled into the Consumers Independent Association to be eligible to receive these benefits. The insurance benefits are underwritten by National Union Fire Insurance Company of Pittsburgh, P.A. NAIC# 012-19445 and subject to the exclusions, limitations, terms and conditions of coverage as set forth in the description of coverage provided in your membership materials and the Group Accident and Sickness Indemnity Insurance Policy (Form No. C11695DBG) issued to Consumers Independent Association. Benefits are not payable in connection with a Pre-Existing Condition during the initial 12 consecutive months the Insured Person has been enrolled for coverage. A Pre-Existing Condition means any Sickness or Injury for which an Insured Person received any diagnosis, medical advice or treatment or had taken any prescription medicines during the 24 months immediately preceding the effective date of the Insured Person's coverage under the Policy. Pregnancy is considered a pre-existing condition if conception occurs prior to the effective date of the Insured Person's coverage under the Policy. Hospital Admission, Hospital Confinement, ICU, ER and Ambulance coverage is not available to members over age 70. Critical Illness benefits reduce by 50% if an insured person is age 70 or older on the date the benefits become available.*