

# 2017 Benefits Guide

Helping Americans save money  
on healthcare since 1972

## Standard Benefits

### Low cost doctor visits

Doctor on Demand is a video consultation service that connects you with board certified doctors who can diagnose and write prescriptions for most medical problems from your desktop computer, tablet or smart phone. With your membership, visits are only \$49 (the national average for a doctor office visit is \$180). Save time, money and get back to your healthy self faster! Visit [Doctor on Demand](#) right now!

### Vision discount program

Offered at no cost to CA members, Clear Vision is a discount program that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. Visit [www.communicatingforamerica.org/benefits](http://www.communicatingforamerica.org/benefits) to download a full list of discounts and your ID card. Clear Vision is a discount program only and not an insurance plan.

### Accident protection<sup>†</sup>

CA membership provides \$50 of protection for any covered hospital emergency room visit that is the result of a “wheels” related motorized vehicle accident\* or directly involves a farm machine or a farm animal. In addition, the plan pays you \$50 a day for each day you are hospitalized as a result of a covered accident and provides an additional \$5,000 accidental death benefit. Coverage is for the primary member only. If you would like a copy of your certificate of insurance, call 800-432-3276. Underwritten by Transamerica Premier Life Insurance Company, Cedar Rapids, IA.

### Discount prescription drug card

With your membership you receive discounts on prescription drugs from over 66,000 pharmacies nationwide. Download coupons to your smart phone for instant savings or show your drug ID card at the pharmacy.

[Find your drug discounts right now](#) and see how much you can save!

### Standard roadside motor reimbursement

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two per year). For farm-related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Call CA at 800-432-3276 for your roadside emergency form, and submit it within 60 days of service for reimbursement.

### Premier roadside motor reimbursement

If you upgrade to a Premier membership, CA will reimburse you for any towing and emergency roadside services to these additional maximums; two per year. Call 800-432-3276 to find out what your reimbursement membership level is, or request a roadside emergency form. Note: Form must be submitted within 60 days of service for reimbursement.

### CA highlights

Enjoy this monthly e-communication with the latest CA news and legislative updates from Washington, D.C., plus healthy lifestyle articles and benefits news.

<sup>†</sup> Accident protection is for Standard members only.

Plans are available to members of Communicating for America. CA membership is required in most states, however, individual insurance policies are issued in certain states where CA membership is not required. May not be available in all states, so contact us for more details.

# Premier Benefits

A winning combination—The IHC Group and its affiliates have offered health insurance products to more than one million customers for nearly 30 years. Together, CA and The IHC Group offer a unique combination of association-endorsed health insurance products at cost-effective price points. **Premier members receive Standard membership benefits, plus**

| Additional insurance coverage*  | Premier One                   | Premier Two                   | Premier Three                 | Premier Four                   |
|---|-------------------------------|-------------------------------|-------------------------------|--------------------------------|
| <b>Critical illness</b><br>Pays a lump-sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. A family plan covers a primary member and spouse | \$2,500                       | \$5,000                       | \$7,500                       | \$10,000                       |
| <b>Accident medical expense</b><br>For medical expenses for injuries from any one accident after deductible. A family plan covers the primary member, spouse and all dependents.  | \$2,500<br>(\$100 deductible) | \$5,000<br>(\$250 deductible) | \$7,500<br>(\$500 deductible) | \$10,000<br>(\$500 deductible) |
| <b>Accident hospital indemnity</b><br>Benefits are available for up to 30 days for a medically necessary hospital confinement due to a covered accident. A family plan covers the primary member, spouse and all dependents.  | \$150<br>per day              | \$150<br>per day              | \$150<br>per day              | \$150<br>per day               |
| <b>Accidental death and dismemberment</b><br>24 hours a day, everywhere you go. Family membership covers all family members, if a covered loss results within 365 days after an accident.                                     | \$5,000                       | \$10,000                      | \$10,000                      | \$10,000                       |
| <b>Accident disability income</b><br>Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.  | \$1,000<br>per month          | \$1,000<br>per month          | \$1,000<br>per month          | \$1,000<br>per month           |
| <b>Term life</b><br>Benefit amount is paid in the event of your death. Primary member only.   | \$2,500                       | \$5,000                       | \$7,500                       | \$10,000                       |

\* Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life is a member of The IHC Group. Not available in all states. The benefits listed are available through membership in CA. Insurance coverages outlined in this brochure are provided under the master Group Insurance Policy (GAO-P-1207) issued to CA, the master group policyholder.

This brochure provides a very brief description of the important features of the CA membership packages. It is not a certificate of insurance and only the actual certificates' provisions will control. The certificates themselves set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. Therefore, it is important that you READ THE CERTIFICATES CAREFULLY. For complete details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), Group Accident Certificate of Insurance (GAO-ACC-C-1207) and the Group Term Life Insurance (GAO-TL-C-1207).

As of January 2016, Premier memberships are currently not available in the states of: AK, CT, HI, MD, ME, MT, NH, NJ, NY, VT and WA

**This product is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a Voluntary Insurance Protection plan will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage. Certain Voluntary Insurance Protection plan selections are only available with an existing major medical ACA compliant plan. An attestation may be required indicating all family members applying for the Voluntary Insurance Protection plan have ACA coverage.**

## Critical illness insurance coverage

*The following services are NOT covered under the Premier Benefits and are a partial listing of exclusions, for a complete list of limitations and exclusions; please see the certificate of coverage.*

Charges, treatment, services, or supplies for, or related to: Self-inflicted injury or sickness; suicide or attempted suicide; while using drugs; while committing a crime; participation in any riot or war; illness specifically excluded from the definition of any Critical Illness.

Benefits for Critical Illness coverage are subject to the pre-existing condition limitation. A pre-existing condition is an illness or injury which an Insured Person had a diagnosis, medical advice or treatment or had taken any prescription medicines during the 12-month period immediately preceding the covered person's coverage effective date.

## Accident medical expense, hospital confinement, disability and death and dismemberment insurance coverage

*The following services are NOT covered under the Premier Benefits and are a partial listing of exclusions, for a complete list of limitations and exclusions; please see the certificate of coverage.*

Treatment: Not medically necessary; experimental/investigational; not prescribed by a Physician; received without charge; received from persons employed or retained by the Policyholder or any Family Member; or a hernia.

Injury received: As a result of war; active duty service; traveling or flying by air, except as a fare paying passenger; parachuting or bungie-cord jumping; rodeo participation; professional sport

participation or practice; while committing a crime; suicide or intentionally self-inflicted; while using drugs; while being intoxicated; at work or due to a medical mishap.

## Life insurance

*The following services are NOT covered under the Premier Benefits and are a partial listing of exclusions, for a complete list of limitations and exclusions; please see the certificate of coverage.*

Suicide, attempted suicide, or other intentionally self-inflicted injury or sickness, while sane or insane, if it occurs within two years from the insured person's effective date of coverage; or death as a result of war, whether declared or undeclared.

## About Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

## About Standard Security Life Insurance Company of New York

Standard Security Life was founded in 1958, and is domiciled in the State of New York and headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical stop-loss, disability benefit law (DBL), short-term medical, group major medical, individual and group dental and vision, individual accident and health insurance, group term life, specialty programs designed for volunteer emergency service personnel, including group life insurance and service awards programs. Standard Security Life is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

# Insurance Offered by CA

Please see insurance policy forms for complete details. Plan specifics including limitations and exclusions apply.

## Supplemental health insurance

Underwritten by Madison National Life Insurance Company, Inc.

## Short-term medical insurance

Underwritten by Standard Security Life Insurance Company of New York and in some states, Companion Life Insurance Company.

## Dental

Underwritten by Madison National Life Insurance Co., Inc. in most states and Standard Security Life Insurance Company of New York in ME, NH and NY.

## Prior to endorsement of any insurance or benefit plan, CA:

- Reviews the insurance carrier's ratings and financial stability;
- Reviews the insurance carrier's marketing and administrative costs;
- Reviews whether rate increases are justified by experience and/or financial records; and
- Regularly reviews financial information.

# About Communicating for America

For more than 40 years, Communicating for America (CA) has been providing benefits, services and healthcare advocacy for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both main street America and metropolitan cities throughout the country.

CA was founded on the idea of power in numbers – one common voice coming from people who work hard every day to make their own way in this world. That powerful voice means individuals can obtain benefits and services they wouldn't normally have access to, and have a representative advocating for them on health care, taxes and small business laws.

## CA's goals and mission

- To deliver valued member benefits at the best price and of the highest quality
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience
- To give members the right and opportunity to set policies and goals

## CA's endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

### CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards
- Toll-free customer service lines
- Plans that meet the needs of self-employed Americans
- Proven financial strength

## Healthcare advocacy

CA continues to work on common-sense issues that affect the lives of all Americans. With the launch of federally mandated health insurance, CA has made a commitment to assist members navigating the insurance marketplaces in state exchanges, the federal marketplace and in the private marketplace.

# National Board of Directors

### Milt Smedsrud

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### David Ramey

*Director*  
Healdsburg, Calif.

The CA annual meeting and luncheon will be held Monday, April 10, 2017 in Minneapolis, Minn. beginning at 1:00 p.m. All members of CA are welcome to attend.

### Editor

Colleen McGuire

### Send requests for CA membership information and other communications to:

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800-432-3276

[www.communicatingforamerica.org](http://www.communicatingforamerica.org)

### Send letters to the editor to:

Communicating for America, Inc.  
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Fergus Falls, MN 56537

### Publishing information

This booklet is intended for the exclusive use of members of Communicating for America, Inc. (CA). Benefits are offered at the sole discretion of CA and may vary by availability, vendor and member's state of residence. Vendors reserve the right to withdraw notice. CA makes no affirmation of fact or promise relating to the goods and services reflected. Unless otherwise stated, all offers expire Dec. 31, 2017. Only members in good standing, with dues paid current, are entitled to receive member benefits.

### Statement

This guide is produced by Communicating for America, Inc., 112 E. Lincoln Avenue, Fergus Falls, MN 56537, as a service to CA members. Annual membership dues include \$12 for an annual subscription to this guide and other communications.

CA is a national, nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972, under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.