

2019 Benefits Guide

Helping Americans save money
on health care 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! When registering, enter "CFA" as your employer name to receive your discount.

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 [CA](#) to download a full list of discounts and your ID card. Clear Vision is a discount program only and not an insurance plan.

Hearing and Audiology

Most insurance plans don't cover hearing health care, so that is where your CA membership can help. Get access to free annual hearing consultations, discounts on today's latest technology including hearing aids and tinnitus relief options, one year of free office visits, a 60-day trial period and up to a 3-year warranty.

Phone: 888-896-7093, or visit the [member website](#).

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

A winning combination

The IHC Group and its affiliates have offered insurance products to over one million customers for over 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 all Standard membership benefits, plus additional insurance coverage.**

Premier membership benefits

	Premier One	Premier Two	Premier Three	Premier Four
Critical illness insurance 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
Accident medical expense insurance After the deductible, benefits are payable for medical expenses incurred as the result of each covered accident. A family plan covers the primary member, spouse and all dependents.	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)	\$10,000 (\$500 deductible)
Term life insurance Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500	\$10,000
Accidental death and dismemberment insurance Coverage 24 hours a day, everywhere you go when a covered loss results within 365 days after an accident. Family membership covers all family members.	\$5,000	\$10,000	\$10,000	\$10,000
Accident disability income insurance¹ Pays a monthly benefit for up to 12 months for a disability due to accident, after an elimination period of 90 days. Primary member only.	\$1,000	\$1,000	\$1,000	\$1,000

¹Not available in California.

The benefits listed above 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.

As of 2019, Premier memberships are currently not available in the states of: 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). 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 bungi-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. (MNL)

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 (SSL)

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 Endorsed 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

• Short-term medical insurance

Underwritten by Standard Security Life Insurance Company

• Dental

Underwritten by Madison National Life Insurance Company

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 health care 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 (CA) 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

Health care 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

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The CA annual meeting and luncheon will be held April 12, 2019 in Washington, D.C. All members of CA are welcome to attend. Call 800-432-3276 for more information

Send requests for CA membership information and other communications to:

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800-432-3276

www.communicatingforamerica.org

Send letters to the editor to:

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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, 2019. 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.