

Communicating for America

Accent



Membership that provides cash benefits when you need them

- Critical illness
- Accident

Accent is membership in Communicating for America, Inc. that includes a package of insurance benefits underwritten by Madison National Life Insurance Company, Inc., along with other valuable services and discounts.

Accent is available in the states of Minnesota, North Dakota and Wisconsin.

Marketed and distributed by

MEDICA®



When a serious illness or injury strikes you or a member of your family, **Accent can help you to attend to the important things in life—like getting better.**

Accent is a package of insurance, services and discounts that can complement your health plan or provide extra protection for life's mishaps. Choose from one of three membership levels to help cover everyday expenses like the car payment, mortgage and credit cards.

Choose a plan

In addition to the services and discounts listed on the following page, Accent memberships include the insurance benefits below.

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 the primary member and spouse.

Accent 1

\$2,500

Accent 2

\$5,000

Accent 3

\$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)

\$10,000

(\$500 deductible)

Hospital indemnity benefit*

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

per day

\$150

per day

\$150

per day

Term life insurance*

Benefit amount is paid in the event of your death. Primary member only.

\$2,500

\$5,000

\$10,000

Accidental death and dismemberment insurance*

The benefit is payable when a covered loss results within 365 days after an accident. A family plan covers the primary member, spouse and all dependents.

\$5,000

\$10,000

\$10,000

Accident disability income insurance*

Pays a monthly benefit for up to 12 months for a disability due to an accident, after an elimination period of 90 days. Primary member only.

\$1,000

per month

\$1,000

per month

\$1,000

per month

*The benefits listed are available through an Accent 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 Accent 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).

Valuable services and discounts

Doctor On Demand*

Doctor On Demand provides fast, easy and affordable access to Board Certified medical doctors (for adults and children), through a video visit on your smartphone or computer from the comfort of home – 16 hours a day, 7am - 11pm.

The doctors have received specific training to accurately and effectively diagnose over 95 percent of medical issues, without the inconvenience of an in-person assessment. Physicians can diagnose, treat and even write prescriptions for nearly any non-emergency medical condition, including: coughs, colds, sore throats, flu, nausea/diarrhea, allergies/sinus and more.

Doctor On Demand medical video visits are typically \$40. Accent Communicating for America members are eligible for one reimbursement of 50 percent. This \$20 reimbursement is available once per membership, per calendar year.

Call CA at 800-432-3276 for your Doctor On Demand reimbursement form, and submit within 60 days of service.

Vision discount program**

Offered at no cost to those with an Accent membership, Clear Vision is a discount program that provides between 15 and 60 percent off eye exams, lenses, frames and traditional eyewear options.

Roadside motor reimbursement

Reimbursement is available twice per year for any towing and emergency roadside motor services to the following maximums:

Accent 1 \$50 **Accent 2** \$75 **Accent 3** \$125

A family membership includes roadside reimbursement services twice per year per household. Single membership provides reimbursement for the primary member only.

CA Highlights

Member's connection to healthy lifestyle articles, the latest Communicating for America news and legislative updates from Washington, D.C.

All benefits offered are at the sole discretion of Communicating for America and may vary by vendor or state of residence.

*Doctor On Demand operates subject to state laws and does not currently offer care in AK, AR, ID or LA. Doctor On Demand is not intended to replace the care of a primary care physician. Doctor On Demand physicians do not prescribe DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

**The vision discount program is NOT insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act. The program provides discounts at certain vision providers. It does not make payments directly to the provider. The plan member is obligated to pay for all services but may receive a discount from those providers who have contracted with the discount plan organization.

Insurance benefit details (may vary by state)

Critical illness insurance coverage

- Covered critical illnesses include: life-threatening cancer, heart attack, kidney failure, stroke, coma, coronary artery bypass, loss of sight, speech or hearing, major organ transplant, paralysis and severe burn. The percentage of the benefit paid varies based on the illness diagnosed. Critical illnesses diagnosed in the first 30 days of coverage will have the lesser of a \$500 benefit or 10 percent of the amount that it would have paid for the condition if first diagnosed more than 30 days after the insured person's effective date. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.
- The amount payable will be reduced by 50 percent if the insured person is age 65 or older on the date a benefit becomes payable. Coverage terminates at age 70.
- The following services are NOT covered under the Accent CA membership. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to:
 - self-inflicted injury or sickness;
 - suicide or attempted suicide;
 - using drugs;
 - committing a crime;
 - participation in any riot or war; or
 - an illness specifically excluded from the definition of any critical illness.
- Pre-existing conditions: 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, including any waiting period for coverage eligibility. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded by the Policy. A pre-existing condition means any illness or injury for which an insured person received any diagnosis, medical advice or treatment or had taken any prescription medicines during the 12 months immediately preceding the effective date of the insured person's coverage under the Policy.

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

- All coverage terminates at age 70.
- The following services are NOT covered under an Accent CA membership. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not provide any benefits for charges, treatment, services, or supplies that are:
 - not medically necessary;
 - experimental/investigational;
 - not prescribed by a physician;
 - received without charge;
 - received from persons employed or retained by the insured person or any family member; or
 - from a hernia.
- The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to:
 - war;
 - active duty service;
 - traveling or flying by air, except as a fare paying passenger;
 - parachuting or bungee-cord jumping;
 - rodeo participation;
 - professional sport participation or practice;
 - committing a crime;
 - suicide or intentionally self-inflicted;
 - using drugs;
 - being intoxicated;
 - work; or
 - a medical mishap.

Life Insurance

- Coverage terminates at age 70.
- The plan does NOT provide a death benefit under the Accent CA membership for the following (for the 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.

Communicating for America, Inc.

Communicating for America is a national non-profit advocacy organization that supports affordable healthcare for all Americans. Since 1972, more than 100,000 consumers have trusted CA to help them find affordable health insurance and GAP plans to stretch their healthcare dollar while advocating on their behalf with insurance companies, regulators and lawmakers.

The association-based health and life insurance products listed in this brochure are available to members of Communicating for America. Your enrollment as an Accent member of CA is completed upon receipt of the association dues.

Madison National Life Insurance Company, Inc.

The association-endorsed health and life insurance products in the Accent membership are underwritten by Madison National Life Insurance Company, Inc. (Madison National Life), domiciled in Wisconsin is 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 health insurance, group life and disability income, employer stop-loss, specialized individual life and annuity products. 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).

The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from 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.) Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. For more information about The IHC Group, visit www.ihcgroup.com.

Medica

Medica is a health services company headquartered in Minneapolis and active in the Upper Midwest. With approximately 1.5 million members, the non-profit company provides health care coverage in the employer, individual, Medicaid, Medicare and Medicare Part D markets in Minnesota and a growing number of counties in North Dakota, South Dakota and Wisconsin. Medica also offers national network coverage to employers who also have employees outside the Medica regional network. Medica's vision is to become the community's health plan of choice, trusted for its integrity, respected for its service, and admired for its commitment to innovation and efficiency.

Medica is accredited by the National Committee for Quality Assurance (NCQA®) for its Minnesota Medicaid HMO plans and commercial health plans in Minnesota and North Dakota.

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For more information on applying, contact your local Medica broker or call Medica at 1-800-670-5935.

There is no ownership or affiliation between Communicating for America, Madison National Life or Medica.

This plan is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a CA membership will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage.