

Communicating for America
Premier Benefits





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

Premier is a package of insurance, services and discounts. Choose from one of four 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, Premier memberships include the insurance benefits below.

	Premier 1	Premier 2	Premier 3	Premier 4
<p>Critical illness insurance*</p> <p>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.</p>	\$2,500	\$5,000	\$7,500	\$10,000
<p>Accident medical expense insurance*</p> <p>After the deductible, benefits are payable for medical expenses incurred as the result of each covered accident. All benefits are subject to the duplication of benefits provision. A family plan covers the primary member, spouse and all dependents.</p>	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)	\$10,000 (\$500 deductible)
<p>Hospital indemnity benefit*</p> <p>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.</p>	\$150 per day	\$150 per day	\$150 per day	\$150 per day
<p>Term life insurance*</p> <p>Benefit amount is paid in the event of your death. Primary member only.</p>	\$2,500	\$5,000	\$7,500	\$10,000
<p>Accidental death and dismemberment insurance*</p> <p>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.</p>	\$5,000	\$10,000	\$10,000	\$10,000
<p>Accident disability income insurance*</p> <p>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.</p>	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month

* Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company.

Valuable services and discounts

Teladoc

Teladoc is a national network of board-certified physicians providing cross-coverage consultations 24 hours a day, 365 days a year. Teladoc physicians use electronic health records, telephone and video consultations to diagnose, recommend treatment and write short-term non-DEA controlled prescriptions when appropriate. Teladoc does not replace the existing primary care physician relationship but instead enhances it with an efficient, cost-effective alternative for minor medical problems. There is a \$10 fee for each physician consultation.

Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written and operates subject to state regulations. Teladoc does not prescribe DEA controlled substances. Teladoc physicians reserve the right to deny care for potential misuse of services.

Vision discount program

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

Clear Vision is a discount program through Davis Vision; it is not an insurance plan.

Coaches and advocates

Need information on providers in your discount network or assistance with benefits? You have a personal advocate ready to help.

Low rate student loans

Membership includes access to Federal Stafford, PLUS and alternative loan forms.

Roadside motor reimbursement

Reimbursement is available twice per year for any towing and emergency roadside motor services to the following maximums: Premier 1 \$50 Premier 2 \$75 Premier 3 \$100 Premier 4 \$125

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

Discount remote access

Remote video meetings, PC access when you are away from home and computer backup access for small businesses are all available to members.

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.

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.
- Exclusions summary: The plan does not provide any benefits for charges, treatment, services or supplies for, or related to:
 - A pre-existing condition, as defined by the Certificate of Insurance;
 - Intentionally self-inflicted injury or sickness; suicide or attempted suicide while sane or insane;
 - Use of illegal drugs or the misuse of over-the-counter medications or prescription drugs;
 - Commission of or attempt to commit a crime;
 - Participation in a riot, civil insurrection or war; or
 - Any illness specifically excluded from the definition of Critical Illness.
- Exclusions summary: The plan does not provide benefits for treatment, services or supplies for, or related to:
 - Experimental/investigational treatment; treatment which is not medically necessary or not prescribed by a physician;
 - Services received from any family member or received outside of the United States unless on a trip for not more than 90 days;
 - Hernia, regardless of cause, or slipped femoral capital epiphysis or pathological fracture;
 - Traveling by air, except as a fare-paying passenger;
 - Rodeo, flying an ultra light, hang gliding, parachuting or bungi-cord jumping;
 - Participation in any professional sports activity;
 - Intentionally self-inflicted injury or sickness; suicide or attempted suicide while sane or insane within the first two years of coverage;
 - Use of illegal drugs or the misuse of over-the-counter medications or prescription drugs;
 - Being legally intoxicated or under the influence of alcohol;
 - Commission or attempt to commit a crime;
 - Acts of war or active duty in the armed forces;
 - A medical mishap or negligence, including malpractice; or
 - Work-related injury covered under Workers' Compensation or similar occupational benefits.

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

- Non-duplication of benefits for medical expense coverage only: Benefits are reduced by those payable under another insurance plan.
- All coverage terminates at age 70.

Life Insurance

- Coverage terminates at age 70.
- Exclusions summary: The plan does not provide a death benefit for:
 - 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 (CA) is a nonprofit association that has been serving individuals, families and the self-employed with benefits, services and legislative advocacy for 40 years. Today, CA provides healthy lifestyle benefits, such as Teladoc, as well as business benefits like remote technology services. CA is a 501(c) (5) association headquartered in Fergus Falls, Minn.

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

Madison National Life Insurance Company, Inc.

The health and life insurance products within the Premier membership are underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life is a member of The IHC Group and is rated A- (Excellent) for financial strength by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet obligations to their insured. (An A++ rating from A.M. Best is its highest rating.)

The IHC Group

For over three decades, member companies of The IHC Group have built a reputation of commitment to the markets they serve. For more information about Madison National Life and the IHC Group, visit www.ihcgroup.com.

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

This brochure is a brief description of the benefits available with an Premier membership in Communicating for America. Insurance coverages outlined in this brochure are provided under the master Group Insurance Policy (GAO-P-1207) issued to Communicating for America, Inc., the master group policyholder. For completed details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), the Group Accident Certificate of Insurance (GAO-ACC-C-1207), the Accident Disability Insurance Rider (GAO-ACCDI-R-1207) or the Group Term Life Certificate of Insurance (GAO-TL-C-1207).