



# [and that's not all]

## ◆ Free Vitamins

A strong immune system helps fight many of the illnesses that occur, and can delay the aging process. Study after study shows that proper supplementation with nutrients, vitamins, and herbal remedies can help prevent, and in some cases may even cure, many "inevitable" ailments.

**Healthy America Association will supply, free of charge, the highest quality multi-vitamins for your entire family.** The vitamins will be shipped directly to your home at no cost to you.

This private-label program provides the same quality vitamins as are currently found on the shelves of pharmacies, supermarkets, and other retail outlets. These one-a-day formulas are complete from A-Z. The multi-vitamins your family will receive are one of the leading brands sold by health care professionals.

## ◆◆ Health and Business Benefits

Not only does the Healthy America Association offer quality GAP coverage like the Accident Medical and Critical Illness benefits, it also offers health and business benefits to help you enhance your everyday life.

Here is a glimpse of just some of the highlighted benefits:

### Health Benefits

- Teladoc
- Medical Travel Assistance
- PrePaid Labs & Imaging
- 24 hour Nurse Helpline
- Hearing Discount Service
- LensCrafters Vision Club
- .... and more

### Business Benefits

- GymAmerica.com
- Car Rental Discounts
- Floral Discounts
- Carperks Buying Network
- UPS Express Delivery
- .....and much more



**Membership Services Office**  
 16476 Wild Horse Creek Road  
 Chesterfield, MO 63107  
 800-992-8044  
 866-438-4274 (free vitamins & billing)

**Note: This is not an individual major medical health plan. This plan was designed to coordinate with a major medical high deductible plan.**



Coverage for the Gaps in your Insurance Plan.  
 Plus, benefits for a healthy lifestyle.



# [protection]

## FOR LIFE'S UNEXPECTED MOMENTS

### GAP+ PLAN<sup>SM</sup> LEGEND

- ● Accident Medical Expense Trail
- Critical Illness Trail
- ◆ Free Vitamins Trail
- ◆◆ Health and Business Benefit Trail

## ● Accident Death And Dismemberment

Lifetime Maximum Benefit Per Member Family.....\$20,000

Accidental Death & Dismemberment (AD&D) Maximum Benefits\*

- Primary Member.....\$2,500
- Spouse of Primary Member.....\$2,500
- Eligible Dependents of Primary Member.....\$2,500 per child

### BENEFITS

#### Percentage of Maximum Benefit

- Loss of Life.....100%
- Loss of two or more Limbs.....100%
- Loss of Speech & Loss of Hearing (both ears).....100%
- Loss of Sight (both eyes).....100%
- Loss of one Limb.....50%
- Loss of Speech.....50%
- Loss of Hearing (both ears).....50%
- Loss of Sight (one eye).....50%
- Loss of one Hand.....50%
- Loss of one Foot.....50%
- Loss of Hearing (one ear).....25%
- Loss of Thumb and Index Finger (same hand).....25%

\* For full details and benefits and for full definitions of what qualifies as a spouse or dependent child of primary, please refer to the certificate.

## Excess Medical Accident Coverage Maximum Benefit

**\$5000 for each Covered member,** subject to a \$100 deductible per accident per Covered Member.

*\*The AD&D Maximum Benefit and Accident Excess Medical Expense Coverage Maximum Benefit reduce by 50% at age 70.*

Note: The Excess Medical Expense Benefit provides benefits for incurred medical expenses covered under this plan in excess of coverage under any other valid insurance coverage, accident medical expense benefits, or health benefit plan coverage, including but not limited to coverage or benefit entitlement under or pursuant to any uninsured / under-insured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital / medical surgical insurance, other indemnity health insurance, health coverage under an HMO or PPO plan workers' compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare.

Claims for benefits shall be administered based on the Blanket Group Policy issued to the Healthy America Association. A copy of a Certificate of Coverage further outlining the Blanket Group Policy is available from the Association upon request.

Coverage is available to paid Members after 30 days following the receipt of the Membership Application and the payment of the first month's dues to the Healthy America Association for both the Accident Medical Expense Coverage and the Accidental Death and Dismemberment Coverage. Coverage is underwritten by National Foundation Life Insurance Company (Freedom Life Insurance Company in Florida and Michigan).

Not available in CT, MA, NH, NY and VT.

## Group Critical Illness

Coverage is available to all active members of Healthy America Association and their spouses between the ages of 18 and 64. We pay a benefit if a Covered insured is diagnosed as having a Critical Illness for the first time.

We pay this benefit only if the Critical Illness First Occurs after the Effective Date of Coverage for that Covered Insured and while the Covered Insured's coverage under this Group Policy is in force. We pay a Covered Insured's Critical Illness Benefit only one time, regardless of the subsequent occurrence of the same or different Critical Illness for that Covered Insured.

It is a lump sum benefit. Once the benefit is paid, coverage for that Covered Insured under the Certificate terminates. Coverage is underwritten by Windsor Life Insurance Company.

Claims for benefits shall be administered based on the Master Policy issued to Healthy America Association. A copy of that certificate is available on request.

# \$5000 Critical Illness Benefit

- if upon first diagnosis of a Covered Critical Illness after the first 12 months from the effective date.

## \$500 Critical Illness Benefit

- if upon first diagnosis of a covered Critical Illness in the first 12 months after the effective date.



### Covered Critical Illnesses

Life-Threatening Cancer\*

Heart Attack\*

Stroke\*



\*For details on the definitions and limitations of the covered critical illnesses please read the certificate or association package.

Note: Always include the Covered and Primary Insured's Name, current address, and Certificate number when addressing claims. All claims must be notified within 30 days after a covered loss occurs or starts, or as soon as possible.