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Workplace Division

Group Indemnity Medical (GIM)

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Plan Highlights

- **Pays Indemnity Inpatient and Outpatient benefits**
- **Insured employees can access Beech Street PPO Providers**
- **PPO average discounts have been in excess of 25%**
- **Benefits can be assigned to provider or paid directly to insured**
- **A range of plans with premiums of \$8 to \$24 weekly**
- **Benefits increase by 5% each year for covered employees and dependents through year 5**

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How the Plan Works Using a PPO Provider*



Receive services from preferred provider.

Provider has insured assign benefits to provider and does not take any payment.



Provider files claim for insured.



Claim goes to re-pricing unit; PPO discount applied.

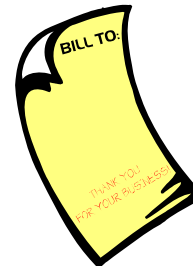
Claim sent to AWD.



AWD processes claim.
Payment sent to provider.



Provider applies payment and discount.



Provider bills insured for any remaining balance due.

*Provider may require payment at time of service. If so, there will be no assignment of benefits and benefit payment will be paid directly to the insured.

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How the Plan Works Using a Non-PPO Provider



Receive services from provider.

Insured pays for services.



Insured files claim using address located on back of ID Card.



Claim goes to re-pricing unit; No PPO discount applied.

Claim sent to AWD.



AWD processes claim.

Payment sent to insured.



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Plan Benefits – Hospitalization & Surgery (benefit amounts are determined by the plan you choose to offer)

Group Indemnity Medical (GIM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Hospitalization Benefit								
<i>Initial Hospital Confinement</i> (1 time/year, excludes pregnancy & birth)	\$250	\$250	\$250	\$500	\$500	\$500	\$750	\$750
<i>Daily Hospital Confinement</i> (max. 180 days)	\$100	\$100	\$100	\$200	\$200	\$200	\$300	\$300
<i>Hospital Intensive Care</i> (max. 60 days)	\$100	\$100	\$100	\$200	\$200	\$200	\$300	\$300
Surgery Benefit								
<i>Surgery Benefit</i> (according to schedule)	From \$20 To \$500	From \$20 To \$500	From \$20 To \$500	From \$20 To \$500	From \$40 To \$1,000	From \$40 To \$1,000	From \$60 To \$1,500	From \$60 To \$1,500
<i>Anesthesia Benefit</i> (pays for anesthesia received by covered person during covered surgical operation)	Pays 25% of surgical benefit							
<i>Inpatient Physician's Benefit</i> (while receiving DHC benefit – 1/day)	\$25	\$25	\$25	\$25	\$50	\$50	\$75	\$75

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Plan Benefits – Outpatient

(benefit amounts are determined by the plan you choose to offer)

Group Indemnity Medical (GIM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Outpatient Benefit								
<i>Emergency Accident Benefit</i> (max. 2 times/person/yr)	\$250	\$250	\$500	\$500	\$500	\$500	\$750	\$750
<i>At-Home Nursing Benefit</i> (max. 30 days in 60 days after hospitalization)	\$50	\$50	\$100	\$100	\$100	\$100	\$150	\$150
<i>Transportation Benefit</i> Ambulance (double for Air Ambulance; max. 3 times/person/yr) Non-Local Transportation (max. 3 times/person/yr)	\$150 \$150	\$150 \$150	\$300 \$300	\$300 \$300	\$300 \$300	\$300 \$300	\$450 \$450	\$450 \$450
<i>Outpatient Physician's Benefit</i> (5 times/person, 10 max. for E+1, 15 max. for Family)	\$25	\$25	\$50	\$50	\$50	\$50	\$75	\$75

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Plan Benefits – Diagnostic & Wellness & Prescription Drug (benefit amounts are determined by the plan you choose to offer)

Group Indemnity Medical (GIM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Diagnostic & Wellness Benefit								
<i>Outpatient Diagnostic X-ray & Laboratory Benefit (max. 3 times/yr)</i>	\$25	\$25	\$25	\$25	\$50	\$50	\$25	\$50
<i>Wellness & Preventive Test Benefit (1 time/yr)</i>	\$50	\$50	\$50	\$50	\$100	\$100	\$50	\$100
Prescription Drug Benefit								
(12 times/person/yr, 24 max. for E+1, 36 max. for Family)	N/A	\$10	\$10	\$10	\$10	\$20	\$10	\$20

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Plan Benefits – Optional Riders

(Riders are only available if you choose to offer them)

Group Indemnity Medical (GIM)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Optional Riders								
Short Term Disability - Employee Only Coverage (7 Day Elimination for Accident & Sickness, 3 Month Benefit Duration)					\$650			
Term Life Insurance - Employee Spouse Child(ren)* *Insured children 15 days old, but less than 6 months - \$2,000					\$20,000	\$10,000	\$10,000	

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Value Added Feature

Benefit amount payable increases by 5% of the initial benefit on each of the first 5 coverage anniversaries, up to a maximum of 125% of the initial benefit*

EXAMPLE:

Initial Hospitalization Confinement benefit of \$250

YR 1	YR 2	YR 3	YR 4	YR 5	YR 6
\$250	\$262.50	\$275	\$287.50	\$300	\$312.50

***This does not apply to the Short Term Disability or Term Life riders.**

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Additional Contact Information

1-800-937-7039

**Confirmation of Benefits for Provider
Claims
Benefit Questions
Monday through Friday, 7 am to 8 pm, EST**

1-866-510-5859

**ID Cards
Certificate Booklets
Eligibility Issues**

1-888-580-5140

Term Life Conversion

**1-800-877-1444 or
www.beechstreet.com**

Provider List

GIM

Participation Requirements:

Most States*:

- **10 to 69 Eligible Employees**
- **10 Enrolled**

- **70+ Eligible Employees**
- **15% of Total Eligible Employees Enrolled**

***Florida & Oklahoma require 51 eligible employees.**

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Areas of Responsibility:

AWD:

- **Eligibility**
- **Enrollment**
- **Premium billing**
- **Collections**
- **Customer service**
- **ID Cards & Certificate Booklets** (mailed directly to participant's home)
- **Benefit questions**
- **Claims processing**

Beech Street:

- **Provider look-up & directories**



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This material is valid as long as information remains current, but in no event later than June 10, 2012. Benefits are provided by policy form GVSP1, or state variations thereof, underwritten by American Heritage Life Insurance Company (Home office, Jacksonville, FL). This is a brief overview of the benefits available under the Group Policy issued by American Heritage Life Insurance Company. However, the insurance will be governed solely by the terms and conditions of each Group Policy, which alone will make up the agreement by which the insurance will be provided. The coverage has exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. For costs and complete details, contact your agent.

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