

SecureCare

Featuring Limited Benefit Health Insurance

Underwritten by National Union Fire Insurance Company of Pittsburgh, Pa.

SecureCare administered by Homeland HealthCare. Limited Benefit Health Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. Limited Benefit Health Insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.



Homeland SecureCare™

Featuring Limited Benefit Health Insurance underwritten by National Union Fire Insurance of Pittsburgh, Pa.

To meet the demands of today's workplace, employers need cost-effective ways to provide valuable coverage that all their employees expect—whether they are independent contractors, owner-operators, temporary, hourly, part-time or full-time employees.

The Solution Employers Need Today

We created SecureCare featuring Limited Benefit Health Insurance coverage for employers seeking broader, affordable coverage for their employees who are not covered by traditional benefits and for employees, independent contractors, owner-operators and others who want to supplement other insurance coverages. SecureCare offers employers great flexibility—including funding alternatives and a choice of four coverage plans—to meet their needs and create a benefit program employees will use and value.

SecureCare Advantages for Employers

- Offers an innovative way to extend coverage to all employees and improve benefit packages in a competitive hiring environment
- Allows easy customization to suit employers' preferences—from maximum coverage to maximum affordability
- Provides the opportunity to deliver a variety of the most wanted employee benefits as a voluntary payroll deduction program, with minimal cost and administration for employers
- Is also available on an employer-paid basis
- Offers advanced technology to reduce costs for employers and simplify administration at every level—from issuance to fulfillment and claims processing
- Delivers underwriting flexibility and responsive service



SecureCare Advantages for Employees, Independent Contractors, Owner-Operators

- Pays first-dollar cash benefits directly to employees (unless they direct otherwise) without deductibles or copayments in addition to any other insurance coverages
- Allows employees to spend the money as they think will best meet their families' needs
- Helps benefit dollars go further by offering access to reduced rates from a nationwide network of premier physicians, hospitals and medical centers
- Provides the ease and savings of buying affordable coverage with pretax payroll deductions¹
- Offers coverage for spouses and dependent children
- Provides Homeland Value-Added Benefits such as: prescription, vision, dental, Accident Medical Expense

Key Features That Set SecureCare Apart

The Strengths of an Insurance Leader. SecureCare programs are administered by Homeland HealthCare and features Limited Benefit Health Insurance that is underwritten by the National Union Fire Insurance Company of Pittsburgh, Pa.

Innovative Product Features. SecureCare offers a wide variety of benefits to provide broader insurance protection and services for employees and their families—including specified benefits for emergency room care, in-hospital stays, outpatient services, health screenings, doctors' office visits, prescription benefits, vision coverage and more.

A Custom-Designed Program. We work closely with brokers and employers in tailoring coverage and services to the precise needs of each business and its employees.

Unsurpassed Administration and Service. Our administrative know-how, supported by our advanced, proprietary technology, makes it easier for employers to manage their employee benefit programs and minimizes the time and costs related to enrollments, individual certificate distribution and payroll deduction.

The Highest Quality Claims Support. To ensure timely, responsive claims processing, our claims team of seasoned professionals has the expertise to provide the right solutions and the authority to implement them.

¹ The Accident & Health Division /Homeland HealthCare does not provide tax advice. Employers, employees, independent contractors, owner-operators and others should consult their attorney or tax advisor for details.

Limited Benefit Health Insurance

This is limited indemnity coverage. This is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. Benefits may vary from state to state.

Benefit Descriptions	SecureCare 250	SecureCare 500	SecureCare 750	SecureCare 1000
PREVENTIVE BENEFITS				
Physician Office Visit · 3 visits per person per calendar year, 6 visits per family per calendar year	\$50	\$50	\$75	\$75
Health Screening Benefit · 3 visits per person per calendar year, Includes routine exams and preventive testing	\$50	\$50	\$50	\$75
Routine Well Child Benefit · Includes physical examinations and immunizations during the first 12 months following birth. 6 visits per covered child per calendar year	\$30	\$40	\$50	\$60
Oklahoma Only: Immunization Benefit	\$20	\$20	\$20	\$20
Diagnostic, X-ray, and Lab Benefit · 6 tests per person per calendar year	–	\$50	\$100	\$125
Emergency Room Benefit · 4 visits per person per calendar year	\$50	\$100	\$150	\$250
HOSPITAL BENEFITS				
Hospital Admission Benefit · Inpatient Admission for treatment of Sickness or Injury	\$250	\$500	\$750	\$1,000
Hospital Confinement Benefit · Pays per day for the first 30 days of Inpatient Confinement · Pays in addition to Hospital Admission Benefit	\$250	\$500	\$750	\$1,000
Intensive Care Unit Benefit · Pays per day each day Insured is Confined in the Intensive Care Unit · Pays in addition to Hospital Admission Benefit and Hospital Confinement Benefit	\$250	\$500	\$750	\$1,000
SURGERY BENEFITS				
% of amount on Surgical Fee Schedule	–	100%	100%	100%
Anesthesia (% of amount on Surgical Fee Schedule)	–	25%	25%	25%
Ambulatory Surgery Center (per day)	–	\$100	\$150	\$250
OTHER BENEFITS				
Critical Illness (First Diagnosis)*	–	\$2,500	\$5,000	\$10,000
Invasive Cancer Benefit	–	100%	100%	100%
In Situ Cancer Benefit	–	25%	25%	25%
Heart Attack Benefit	–	100%	100%	100%
Stroke Benefit	–	100%	100%	100%
Renal Failure Benefit	–	100%	100%	100%
Coronary Bypass Surgery Benefit	–	100%	100%	100%
ADL Deficit Benefit	–	100%	100%	100%
ACCIDENTAL DEATH BENEFITS				
Accidental Death Benefit	\$10,000	\$20,000	\$30,000	\$40,000
Common Carrier Benefit	\$2,500	\$5,000	\$7,500	\$10,000
DISMEMBERMENT BENEFITS				
Loss of Both Hands or Both Feet	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Sight in Both Eyes	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand and One Foot	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand and Sight in One Eye	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand or One Foot	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Speech and Hearing in Both Ears	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Hearing in One Ear	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Thumb and Index Finger of Same Hand	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One or More Fingers or Toes	\$2,500	\$2,500	\$2,500	\$2,500
Loss of Sight of One Eye	\$10,000	\$10,000	\$15,000	\$20,000
DISLOCATIONS & FRACTURE BENEFITS				
Dislocation Benefits (All)	\$1,000	\$1,000	\$1,250	\$1,500
Concussion	\$100	\$100	\$125	\$150
Fractures-Rib	\$500	\$500	\$500	\$500
Fractures-Other**	\$1,000	\$1,000	\$1,250	\$1,500

* There is a 30-day waiting period for this benefit, and the insured person must survive for 30 days after the diagnosis.

** Covered fractures include pelvis, skull, neck, thigh, upper arm, ankle, lower leg, elbow, heel, shoulder blade, lower jaw, hip, collarbone, forearm, wrist, vertebrae, sternum, kneecap, cheekbone, hand, foot, and coccyx.

- An innovative, cost-effective response to the demands of today's workplace
- A wide array of the most wanted employee benefit coverages in one package
- Easy customization—from maximum coverage to maximum affordability
- First-dollar benefits paid directly to insureds to use as they choose
- Cutting-edge technology, administration and service to make it all work

Value-Added Benefits

Unless otherwise specified, these items are not insurance. These coverages and services (except for the vision coverage) are neither underwritten nor provided by the Accident and Health Division. National Union Fire Insurance Company of Pittsburgh, Pa. assumes no responsibility or liability for any of the listed services, the providers of the services, the quality of the services, the delivery of the services or the outcomes of the services. Questions or concerns about the services should be addressed directly to the providers.

Prescriptions

\$10 or 50% co-pay. This insured drug benefit covers most of the commonly prescribed generic drugs at a low member co-pay of \$10 or 50%. In addition, this benefit allows members to purchase brand name drugs and generic drugs at a discounted rate. Our national pharmacy network has over 54,000 providers. The network includes all major chains and most of the nation's independent pharmacies! At the 250 and 500 levels, the drug card has a \$100 (individual) and \$200 (family) monthly benefit maximum, while the 750 and 1000 levels, drug card has a \$150 (individual) and \$300 (family) monthly benefit maximum.

Vision

- \$20 Co-pay for eye exams. Access to thousands of providers nationwide, including the leading optical retailers LensCrafters®, Target Optical®, and most Pearle Vision® and Sears Optical® locations.
- Discounts for standard eyeglass lenses, frames and contact lenses. (You can also order replacement contacts online and have the contacts mailed to you at home.)

Consult A Doctor

- Consult A Doctor is the first telemedicine company to provide both online and telephone health care access. Consultations with our physicians can range from simple answers to basic health-related questions to more in-depth resulting in diagnosis and treatment recommendations, including prescriptions when appropriate.
- With four levels of service available to you 24 hours a day/7 days a week, a U.S. based Board Certified physician is only ever moments away.
- One Call: Telephone consult within minutes
- Priority: In-depth telephone consult within an hour

- By Appointment: In-depth telephone consult at a time the next day convenient to the patient
- E-Consult: Online consult at any time via Consult A Doctor's Online Secure Messaging System.
- Members have access to a comprehensive online personal health manager that includes an electronic medical record, which can be provided to a member's PCP for continuity of care, a health information reference library, a symptom checker, and a myriad of other tools.

Lab testing and imaging

- Save on more than 1,700 tests at thousands of patient service centers nationwide
- Men & Women Wellness Panels
- The value of a wellness panel is \$750; however, members receive this benefit for only \$95 per use and they can be used as often as needed.
- These tests do not require a doctor's prescription and results are sent to members and are not part of their medical records, however, members can share results with their doctor if they choose.
- Remember, early detection saves lives!
- Women's Wellness Panel Includes:
 - Cancer Antigen (CA) 125, Serum
 - Lipid Panel with Total Cholesterol/HDL Ratio
 - Complete Blood Count (CBC) with Differential
 - Metabolic Panel (14) Comprehensive
 - Urinalysis, Complete (with Microscopic Examination)
 - Thyroid Panel with TSH
- Men's Wellness Panel Includes:
 - Lipid Panel with Total Cholesterol/HDL Ratio
 - Complete Blood Count (CBC) with Differential
 - Metabolic Panel (14) Comprehensive
 - Urinalysis, Complete (with Microscopic Examination)
 - Prostate - Specific Antigen (PSA) Serum (Serial Monitor)

Accident Medical Insurance

- Benefits paying up to \$2,000 in accident medical coverage for all persons covered under the medical plan. Benefits pay per occurrence with a \$100 deductible.

Frequently Asked Questions

Q: Are pre-existing conditions covered by the Limited Benefit Health Insurance?

A: Yes, pre-existing conditions are covered; however, there is a 12-month pre-existing condition limitation on the critical illness benefit only.

Q: Will insureds receive an ID card?

A: Yes, personalized, plastic and “wallet-friendly” ID cards are sent to each insured person. The fulfillment kit also contains phone numbers, web links and information on how to use all the benefits included in the SecureCare program.

Q: Can the insureds use any doctor or hospital with the SecureCare plan?

A: Yes, they may go to any doctor or hospital. However, they can receive substantial discounts for covered medical visits when they visit a participating provider in the nationwide network included with the plan.

Q: Regarding the Limited Benefit Health Insurance benefit, is there a copayment amount? Is there a deductible?

A: There are NO copayments or deductibles associated with the Limited Benefit Health Insurance.

Q: How do insureds pay for doctor visits or file claims?

A: At the time of a visit, they should present their ID cards to providers. The back of the ID card has all the information the provider needs to verify benefits and file claims. The providers may require the full amount due at the time of service if insureds are filing their own claims. There are no claim forms necessary. The insureds or their providers should simply send itemized statements, detailing their medical visits, to the claims address printed on the back of the ID card.

Q: How does the prescription/vision/dental plan work? Do insureds need to file a claim?

A: With Homeland HealthCare Value-Added Benefits (including prescription, vision, dental, etc.) there are no claims to file. The discount is provided at the time of service. So it is important that the insureds present their cards during their visits. (If they have not received their cards, they can call 800.493.4240.)

Q: When can insureds begin using the prescription drug card and other discount benefits?

A: Insureds may begin using benefits on the effective date of coverage, subject to the terms and conditions of the plan chosen. The effective date of coverage will always fall on the first day of the month.

Q: Is maternity covered by the Limited Benefit Health Insurance?

A: Yes, maternity is covered as any other condition.

Q: What if insureds need to go to the doctor and lose their cards or haven't received them yet?

A: If coverage is in effect and the insureds do not have their ID cards, they can contact Homeland HealthCare toll-free at 800.493.4240. We can provide their doctors verification of coverage and all the information needed to process claims.

To take advantage of this opportunity or to learn more about this coverage, contact us toll-free at 800-624-5829 or via email at www.apgen.com.



Limited Benefit Health Insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. Benefits may vary from state to state. This document provides only brief descriptions of the coverages available. The policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each policy. If there are any conflicts between this document and each Policy, the Policy (series N20000 through N20010) shall govern. Not all coverages are available in every state. Limited Benefit Health Insurance is underwritten by National Fire Insurance Company of Pittsburgh, Pa. with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. HSC1B_0704.068 08/09