

MEDlink IV Plan Highlights

MEDlink IV, a Supplemental Limited Medical Expense insurance plan, is designed to help provide supplemental coverage to employees who are covered under their employer’s major medical plan for incurred out of pocket expenses such as: deductibles, co-payments, and coinsurance of the underlying Major Medical plan.

Plan Highlights:

- No Medical Underwriting
- Assignment of Benefits direct to provider (provider files claims)
- Guarantee Issue
- May be included in section 125 plans
- Cobra continuation provision for terminating employees

Participation Guidelines:

- Voluntary plans require minimum of 10 acceptable apps or 20% participation, whichever is greater at initial submission of business
- Employer Paid groups require a minimum of five Actively at Work eligible employees
- Employer Paid groups of 5-9 employees require 100% participation and must use Standard Rates
- Eligible employee is defined as actively at work, full time and covered on the groups Major Medical Plan
- Pre-existing condition limitation may apply

Basic InPatient Benefits

Enhanced and Enhanced Plus Optional OutPatient Benefit Rider*

Inpatient Hospital Stays of 18 Hrs or Longer; and is covered by insured’s major medical plan	Surgery in Hospital outpatient facility or free-standing OP surgery center
Inpatient Surgery up to limit of policy	OP treatment in ER or urgent care facility
Ambulance benefit of \$350 by ground or \$1000 by air to a hospital or other approved facility	OP diagnostic testing in hospital OP facility or Magnetic Resonance Imaging (MRI) facility
Up front deductible available	Cancer treatment performed in Cancer Treatment facility; Physical Therapy performed in a PT facility
	OP treatment of mental or emotional disorder in a hospital OP facility

*Deductible will apply to OP benefit rider

Issue Ages: 18 to 69 (groups of less than 20 lives); 18 plus (groups of 20 lives or more)

Rating Information:

- Employer-Employee relationship must exist
- Groups with 10 or more applications at submission may use Preferred Rates; groups 5-9 use Standard Rates
- Applicants must be US citizens or hold Permanent Visa and have a valid SSN

This policy contains Limitations and Exclusions. Please refer to policy for complete details.