



# METAL GAP

Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life Insurance Company, Inc. is a member of The IHC Group, an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 30 years. For information on The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).





**Your major medical plan could leave you responsible for as much as \$6,350<sup>1</sup> in out-of-pocket expenses in the case of a serious accident or illness. Metal Gap offers options to complement your health plan in the event of a covered illness or accident.** Accident and critical illness benefits allow you to focus on your number one priority—getting better. Metal Gap provides benefits for covered accidents up to the selected maximum amount, minus the deductible, or the actual expense you incur, whichever is less. It also provides a lump sum payment for covered illnesses and accidents that is paid directly to you, and can be used for anything you choose, including:

- Out-of-pocket expenses
- Prescriptions
- Experimental procedures
- Living expenses
- Lost wages

**Life insurance can provide financial protection for your family, should the worst happen to you. But what if a serious accident or illness leaves you unable to work, and unable to pay your medical bills?**

Because you can use your lump sum benefit from a covered Metal Gap claim in any way you see fit, it can even cover things like car or mortgage payments, or helping your children pay for their college tuition.

Critical illnesses and serious accidents are frightening enough before they leave you with the financial fallout of reaching your deductible or medical treatments your major medical policy doesn't cover.

<sup>1</sup> Based on 2014 maximum out-of-pocket allowable on an ACA-compliant plan.

# Metal Gap Plans

Benefits	Plan A	Plan B	Plan C
Supplemental Accident <sup>1</sup>	\$3,500	\$6,350	\$6,350
Critical Illness <sup>2</sup>	\$7,500	\$7,500	\$7,500
Accidental Death & Dismemberment	No	No	\$10,000
First Day Hospital Confinement	No	No	\$500
Daily Hospital Confinement 1-10 Days (in addition to First Day)	No	No	\$500
Rx Discount <sup>3</sup>	Yes	Yes	Yes
Vision Discount <sup>3</sup>	Yes	Yes	Yes
CA eNewsletter <sup>3</sup>	Yes	Yes	Yes

<sup>1</sup>After the deductible (Plan A: \$250 deductible and Plan B and C: \$500 deductible), benefits are payable for medical expenses incurred as the result of a covered accident, up to the selected maximum amount, minus the deductible, or the actual expense you incur, whichever is less.

<sup>2</sup>Critical Illness coverage only applies to the primary insured and their spouse, if also a covered person.

<sup>3</sup>This is a membership benefit and not an insurance benefit.

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.

Accident and Critical Illness coverage terminates at age 70. Hospital Confinement coverage terminates at age 65.

## Exclusions

### Pre-Existing Conditions Definition and Exclusion

Benefits for inpatient hospital confinement and Critical Illness coverage are subject to the pre-existing condition limitation.

A pre-existing condition is a disease, accidental bodily injury, illness or physical condition for which a covered person had treatment, incurred a charge, took medication or received a diagnosis or advice from a doctor during the 12-month period immediately preceding the covered person's coverage effective date. Benefits are payable for a pre-existing condition after the person has been covered under the policy for 12 consecutive months. For the hospital confinement benefit, this does not apply to a newborn or newly adopted child placed for adoption under age 18 if such child is enrolled for coverage within 31 days from the date of birth or date of adoption or placement for adoption.

### Critical Illness Insurance Coverage

*The following services are NOT covered under the Metal Gap Critical Illness benefit and are a partial listing of exclusions. For a complete list of limitations and exclusions, please see the certificate of coverage.*

The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to: Self-inflicted injury or sickness; suicide or attempted suicide; using drugs; committing a crime; participation in any riot or war; illness specifically excluded from the definition of any Critical Illness.

## Accident Medical Expense and Death and Dismemberment Insurance Coverage

The following services are NOT covered under the Metal Gap Accident benefit and are a partial listing of exclusions. For a complete list of limitations and exclusions, please see the certificate of coverage.

**Treatment which is:** Not medically necessary; experimental/investigational; not prescribed by a Physician; received without charge; received from persons employed or retained by the Policyholder or any Family Member; or a hernia.

**Injury received as a result of:** war; active duty service; traveling or flying by air, except as a fare paying passenger; parachuting or bungee-cord jumping; rodeo participation; professional sport participation or practice; while committing a crime; suicide or intentionally self-inflicted; while using drugs; while being intoxicated; at work or due to a medical mishap.

## Hospital Confinement Insurance Coverage

The following services are NOT covered under the Metal Gap Hospital Confinement benefit and are a partial listing of exclusions. For a complete list of limitations and exclusions, please see the certificate of coverage.

**Confinement related to:** A pre-existing condition; preventive care; treatment, service or supply which is not due to an illness or injury, recommended by a Doctor; not Medically Necessary; a treatment to improve appearance; fertility or reverse sterilization; voluntary abortion (except if the life of the mother would be in danger); mental illness disorders; substance abuse; sexual reassignments; obesity or weight reduction; participation in hazardous avocations; Experimental or Investigational organ transplant; pregnancy;

**Confinement related to an injury or illness:** covered under Workers' Compensation; occurring while on active duty service, committing a crime, while intoxicated or under the influence or illegal drugs; that was self-inflicted.

*This plan does not qualify as ACA-compliant coverage.*

*Not all plans or combinations of benefits are available in all states.*

*This brochure provides a very brief description of the important features of Metal Gap. This brochure is not a certificate of coverage and only the actual certificate provisions will control. The certificate itself sets forth in detail the rights and obligations of both the certificate holder and the insurance company. It is, therefore, important that you READ THE CERTIFICATE CAREFULLY. For complete details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), Group Accident Certificate of Insurance (GAO-ACC-C-1207) and the Fixed Indemnity Certificate of Insurance (MNL MMFI CERT D610).*

*The benefits available under Metal Gap come with membership in Communicating for America. Insurance coverages outlined in this brochure are provided under the master Group Insurance Policy (GAO-P-1207 and MNL MMFI POL D610) issued to Communicating for America, Inc., the master group policyholder.*

## 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 member of CA is completed upon receipt of the association dues.

## The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE: IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations. (An A++ rating from A.M. Best is its highest rating.) Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. For more information about The IHC Group, visit [www.ihcgroup.com](http://www.ihcgroup.com).