



Medalist II Gold, Silver & Bronze
Health Insurance for Individuals and Families

With three different plan designs, Medalist II offers a comprehensive health plan to fit your needs and meet your budget.

About the Plan

Medalist II is an economical Preferred Provider Organization (PPO) plan with a sensible benefit structure designed to minimize your out-of-pocket expenses while maximizing your coverage. You can tailor your health plan to meet your needs and fit your budget with a choice of three plan designs. You can feel confident about your family's healthcare protection with a Medalist II plan.

Advantages of Medalist II

Regardless of which plan you choose, Medalist II provides comprehensive healthcare benefits and valuable services including:

- Extensive PPO network
- Accident benefit—your deductible and/or copay is waived for covered charges incurred within 30 days of an injury
- Common Accident benefit—only one deductible applies to covered charges if a single accident injures more than one family member
- Annual eye exam*
- \$1,000 Preventive Care maximum per person per calendar year
- \$5 million lifetime policy maximum; no annual maximum
- Accidental Death and Dismemberment for primary insured*

**Not available in all states. Please see state-specific benefit chart for details.*



Included Benefits

- Accident Benefit
- Physician Services
- Preventive Care
- Hospital Services
- Emergency Room Services
- Prescription Drug Coverage

Optional Benefits

- Dental Coverage
- Maternity Coverage*
- \$1,000 Prescription Drug Deductible

Covered Expenses

- Allergy testing
- Ambulance
- Chemotherapy
- Durable medical equipment
- Emergency room
- Home healthcare
- Hospice care
- Intensive care
- Mammograms
- Miscellaneous tests, services and medical supplies
- Nursing care
- Organ transplants
- Oxygen, blood and plasma
- Physician visits
- Prescription drugs
- Preventive care
- Radiation treatment
- Second surgical opinions
- Semi-private room
- Skilled nursing facilities
- Speech, physical and occupational therapy
- X-rays and lab tests

Please refer to the state-specific benefit chart for more details.

Plan Choices

Medalist II's three-plan design offers you the flexibility to choose a plan that's right for you and your family. What makes each plan unique is the deductible paid, the benefit percentage, and the copayment amount. The Gold Plan offers the most comprehensive healthcare coverage, while the Bronze Plan provides basic, low-cost protection for you and your family.

Deductible

The deductible is the amount of money you will pay in a calendar year before the plan begins to pay health insurance benefits. Medalist II offers a choice of multiple network deductible amounts within each plan. For services performed outside of the PPO network, the deductible amount is two times the applicable network deductible. Typically, the higher the deductible the lower the premium.

- Family deductible**—After two or more family members collectively meet the deductible, the deductible for all remaining family members is waived for the remainder of the year.
- Accident benefit**—Your deductible is waived and a benefit percentage is applied for covered services incurred within 30 days of an injury. The deductible for the injured family member will not apply until the 31st day after the accident.

Benefit Percentage

This is the set percentage of cost you pay for healthcare after you meet your deductible. For example, after you meet your deductible, you might pay 20% of your healthcare expenses while your plan pays the remaining 80%, up to the out-of-pocket maximum you select.

After you meet your deductible and benefit percentage, American Community pays 100% of covered charges for the rest of the calendar year up to a lifetime per person maximum of \$5 million.

Copayment

The copayment, or copay, is the set amount you pay each time you receive medical services. Each time you visit a doctor or purchase a prescription drug, you'll pay a set amount before benefits are paid. Copays are not credited to your deductible or benefit percentage. For example, you might pay a \$30 copayment each time you visit the doctor.

Your Provider Network

With Medalist II, you have the freedom to choose your own doctor or hospital. You can minimize your share of the healthcare costs by using doctors and hospitals that are part of your preferred provider organization (PPO) network. American Community has contracted with the leading PPO networks across the country, offering access to high-quality hospitals, primary care physicians, specialists and other providers. If your doctor or hospital is not a member of the PPO, you still have the freedom to see your provider, but you share in more of the costs of your medical expenses. What makes our PPO plan so desirable is that it allows you access to a specialist when you feel it is necessary. A referral is not required to access a specialist. Your PPO network is shown on the front of your medical identification (ID) card.

In addition, you can receive the PPO network level of benefits when traveling outside your PPO network service area through a coordinated program with a nationwide PPO network. It's the perfect solution for road warriors, snowbirds and students who attend out-of-state colleges. There is no additional fee for this value-added benefit. A toll-free number is provided on the back of your medical ID card to help you locate available network providers.

Contact your American Community agent for the PPO networks available to you. For a list of available providers, visit our website at www.american-community.com and click on "Provider Locator."



The Medalist II Plan offers the choice of three plans with separate deductible amounts for network and non-network services. After your yearly deductible is met, you pay the plan benefit percentage then American Community pays 100%.

The Medalist II Plan offers a lifetime maximum of \$5 million for each family member's healthcare coverage.

Plan Choices

Calendar Year Deductibles

The deductible is the amount of covered charges an individual must incur in a calendar year before the plan begins to pay benefits. Network charges apply to the network deductible only. Non-network charges apply to both the network and non-network deductible.

Individual

Family deductible is 2 times the individual deductible, met collectively by 2 or more persons. A family member begins receiving benefits after his/her individual deductible amount has been met.

Plan Choices:						
Gold		Silver		Bronze		
Network	Non-Network	Network	Non-Network	Network	Non-Network	
\$500	\$1,000	\$1,000	\$2,000	\$1,500	\$3,000	
\$750	\$1,500	\$1,500	\$3,000	\$2,500	\$5,000	
\$1,000	\$2,000	\$2,500	\$5,000	\$3,500	\$7,000	
\$1,500	\$3,000	\$3,500	\$7,000	\$5,000	\$10,000	
\$2,500	\$5,000	\$5,000	\$10,000			

Benefit Percentages & Out-of-Pocket Maximums (Includes deductible)

Network charges apply to the network benefit percentage maximum only. Non-network charges apply to both the network and non-network benefit percentage maximums. Benefit percentages apply after the deductible is met.

Individual

Family out-of-pocket maximum is 2 times the individual out-of-pocket maximum, met collectively by 2 or more persons.

After the out-of-pocket maximum is met, American Community pays 100% of covered charges.

Plan Choices:						
Gold		Silver		Bronze		
Network	Non-Network	Network	Non-Network	Network	Non-Network	
80% of \$10,000	50% of \$20,000	70% of \$15,000	50% of \$30,000	70% of \$20,000	50% of \$40,000	
\$2,500	\$11,000	\$5,500	\$17,000	\$7,500	\$23,000	
\$2,750	\$11,500	\$6,000	\$18,000	\$8,500	\$25,000	
\$3,000	\$12,000	\$7,000	\$20,000	\$9,500	\$27,000	
\$3,500	\$13,000	\$8,000	\$22,000	\$11,000	\$30,000	
\$4,500	\$15,000	\$9,500	\$25,000			
Network	Non-Network					
80% of \$15,000	50% of \$30,000					
\$3,500	\$16,000					
\$3,750	\$16,500					
\$4,000	\$17,000					
\$4,500	\$18,000					
\$5,500	\$20,000					

Please refer to your state-specific benefit chart for details.

Coverage Details

Accident Benefit

You have enough to worry about when you or a family member is injured. Medalist II's Accident Benefit provides immediate coverage for the injured member of your family within 30 days of the occurrence:

- Deductible and/or copay is waived
- Covered charges related to the injury are paid at the selected benefit percentage

With our Common Accident benefit, if a single accident injures more than one family member, only one deductible will be applied to covered charges associated with the accident.

Accidental Death and Dismemberment (AD&D)

(not available in Iowa or Texas)

An accident can strike suddenly and many of us are not prepared financially. Medalist II provides the comfort of knowing that you or your designated survivor(s) can receive a monetary benefit in the event of your accidental death or dismemberment.

Our AD&D benefit provides funds in the event of a fatal accident or an accident that results in the loss of a limb or eyesight of the primary insured. For benefits to be paid, the death or loss must occur no more than 90 days from the date of the accident and be a direct result of bodily injury sustained from that accident, independent of all other causes. AD&D is included with Medalist II at no additional cost.

Preventive Care Benefits

They say that an ounce of prevention is worth a pound of cure. That's why Medalist II covers several potentially life-saving preventive services subject to a \$1,000 maximum benefit and applicable copay:

- Routine physical exams including X-rays and lab services
- Age-appropriate immunizations for family members
- Routine mammograms *(covered under Diagnostic Services and Radiology in Indiana)*
- Annual prostate screening
- Annual pelvic exam and Pap smear



Please refer to your state-specific benefit chart for details.

Prescription Drug Program

- Use of a prescription drug card at participating pharmacies for up to a 31-day supply
- Mail-order program available for up to a 90-day prescription supply
- Your choice of generic, select brand name drugs or additional brand name drugs
- Benefits are subject to applicable copayments

Mandatory Generic Prescription Drug Plan

If you choose an additional brand name drug or select brand name drug when a generic equivalent is available, then you pay the generic drug copayment, plus the difference between the cost of the additional or select brand name drug and the generic drug.

Maintenance Drugs

- Maintenance drugs must be obtained through the mail order program; however, the initial supply may be obtained through a participating retail pharmacy.

Vision Benefits *(not available in Missouri or Texas)*

Eye Exam Plus is a basic plan automatically included with Medalist II medical coverage.

Eye Exam Plus pays for services at a VSP member doctor only. Copayments apply when using member doctors. A reimbursement schedule applies when using a non-member doctor.

- \$10 copay per exam; one exam every 12 months.
- 20% discount on eyeglasses and 15% discount on the physician services when contact lenses are purchased.



Optional Coverage

Optional Dental Coverage

The dental deductible and benefit percentage are separate from the medical deductible and benefit percentage. The maximum benefit per person, per calendar year, is \$1,000 (Type 1 & 2 combined).

Type 1:

- No deductible is required; charges for covered services are covered at 80% after a 6-month waiting period.
- Benefits include office visits and examinations, cleanings, x-rays, diagnostics, space maintainers and pathology.

Type 2:

- Charges for covered services are subject to a \$100 calendar year deductible, then covered at 50% after a 12-month waiting period.
- Benefits include fillings, oral surgery, extractions, root canals, endodontics, periodontics, crowns, inlays, bridges and dentures.

Optional Maternity Coverage *(not available in Texas)*

Maternity coverage is available for you or your spouse (if covered under the policy) after a waiting period from the effective date of maternity coverage. Based upon policy provisions, covered expenses include:

- Prenatal care
- Routine delivery services
- In-hospital care of well newborn
- Inpatient care and associated charges

Optional \$1,000 Prescription Deductible

To reduce your premium cost, American Community offers a \$1,000 per family member front-end deductible for prescription drugs. It's a great option if you don't need a lot of prescription drug coverage.



Additional Information

Premium Rates

Your premium rate is guaranteed for the first 12 months of coverage. After 12 months, American Community may modify, at any time, the applicable premium rates for all Medalist II policies in your state. Modification of premium rates is based on claims experience of ALL Medalist II policies within the same state, not just your claims experience.

Renewability

Renewability is guaranteed in accordance with state and federal law, as shown in the policy. Renewability is NOT based on your claims experience.

American Community

American Community Mutual Insurance Company is one of the most established insurance companies in America. With beginnings dating back to 1938, American Community has a long history of insuring America's communities with an entire range of quality, affordable health insurance products. As a mutual company, American Community is owned by our policyholders who guide our products and processes, ensuring a collective understanding and focus.

In addition to quality products, American Community offers:

Great Customer Service

- ☒ Our customers and agents have access to a well-trained and knowledgeable customer service staff.
- ☒ All American Community agents are independent and dedicated to their clients.

Prompt Payment of Claims

- ☒ On average, claims are processed by American Community within 10 business days of receipt.

Flexible Products

- ☒ Adaptable coverage to fit your needs
- ☒ The choice of several billing options

Your American Community Agent

Your American Community agent is an independent health insurance specialist. Health insurance is your agent's business. Dedication to the full, best interest of you, the client, is his or her specialty. You can count on this.

This booklet is intended to highlight certain provisions of the plan described. It is not a contract, an insurance policy or a summary plan description booklet. Please see the policy for complete details, terms, conditions and full provisions of coverage.





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