

Switch and Save!

New PPO Product Can Save You Money

To combat the rising costs of healthcare, we've designed a new PPO health product for individuals and families. Community Flex[™] from American Community can help lower your premiums and give you the right protection for your family.

When you switch from your current plan to Community Flex, you get:

- ☑ Lower rates. Our Community Flex rates are lower than your current plan to save on premium for you. See the enclosed letter with the rate comparison and plan options.
- ☑ Coverage for hospitalization, office/urgent care visits, emergency room services, and preventive care
- ☑ Accidental Death & Dismemberment benefits for insured, spouse and dependents
- ☑ Additional savings when you choose a base plan (prescription drug discount card, office visits subject to deductible and coinsurance)
- ☑ **24-month premium guarantee** on deductibles of \$5,000 or higher; 12-month premium guarantee on lower deductibles

Switching is a Snap

Changing from your current policy to Community Flex is both sensible and simple:

- ☑ No application is required. You can switch to Community Flex without providing any other information.
- ☑ Deductible carryover. The portion of your deductible you've satisfied so far this calendar year will transfer to your new plan. Coinsurance amounts satisfied will not transfer to the new plan.
- ☑ Credit for pre-existing condition waiting periods. The time elapsed on any pre-existing condition waiting periods under your current plan will transfer to your new plan. If you currently have a dental plan, you will get credit for the dental waiting period if you choose dental when you switch to a Community Flex plan.
- ☑ During this special offer period, all waiting periods for specific conditions on Community Flex will be waived.

PLEASE NOTE: Limitations and exclusions may vary from your current plan. Please refer to the reverse side of this flyer for additional information.

Making the Switch

This special savings offer to switch and save is valid up to the date of your premium rate change indicated on the enclosed letter. **To make the switch to a Community Flex plan, please call one of our Renewal Specialists at (800) 991-2642 ext. 4094. Or simply check the appropriate box on the letter, sign it, and return it to us today.**



While Community Flex can help lower your premiums and give you the right protection for your family, there are differences between Medalist II and Community Flex that you should be aware of before you decide to make the switch.

The Community Flex Advantage

In addition to the freedom to choose a plan best suited for your needs and budget, here are just a few key advantages that are included in all Community Flex plan designs:

Accident Benefit

Community Flex includes an accident benefit with immediate coverage. Within the first 30 days of an injury, your deductible is waived and covered charges are paid at the network or non-network benefit percentage (after any applicable copayments). After the 30-day period, covered charges are paid or applied to your deductible as appropriate.

Accidental Death and Dismemberment (AD&D)

Community Flex provides a monetary benefit in the event of a fatal accident or an accident that results in the loss of a hand or foot or eyesight of the primary insured, spouse, and dependent children (Accidental Dismemberment benefit not available in Pennsylvania).

Savings on Maternity Expenses

Community Flex provides, at no additional premium, savings for maternity expenses (not available in Arkansas, Georgia, Iowa, Missouri, North Carolina, Pennsylvania or Texas). You receive network discounts on your maternity expenses when you use providers in your PPO network. Should a pregnancy complication occur, medical costs for those complications are covered by the Community Flex medical benefit.

Note These Differences in Benefits Before Switching to Community Flex

- ☑ The Accident Benefit waives the calendar year deductible. Applicable copayments are not waived.
- ☑ Surgery performed during an office visit is not covered under the office visit copay. It is subject to the calendar year deductible and benefit percentage.
- ☑ Emergency room visits are subject to a copay in addition to the deductible and benefit percentage.
- ☑ Air ambulance is payable at 80%, in and out of network, after the network deductible has been met. Charges do not count toward the out-of-pocket maximum. All other emergency ambulance services are subject to the network deductible and benefit percentage and charges do count toward the out-of-pocket maximum.
- ☑ Durable medical equipment is payable at 50%, in and out of network, after the applicable deductible has been met. Charges do not count toward the out-of-pocket maximum.
- ☑ Outpatient occupational, physical and speech therapy are limited to 20 visits per therapy per calendar year.
- ☑ Mental health treatment, including prescription drugs, is not covered unless mandated by state law.
- ☑ Contraceptives, including oral contraceptives, are not covered unless mandated by state law.
- ☑ Charges for treatment of an injury sustained while while engaging in a hazardous occupation or activity for which compensation is received are not covered.
- ☑ The Copay Prescription Drug Plan has a \$250 deductible, per person, per benefit period for Select Brand and Additional Brand prescription drugs (does not apply to generics). There is also a drug formulary, which includes a Step Therapy program. Within selected drug classes, you must try a generic drug for 30 days (within the past 365 days) before a brand drug is covered.
- ☑ Your out-of-pocket maximum may be higher.

This is not a complete list. Please refer to the Community Flex brochure for the plan design and exclusions.

More Information Available

Complete Community Flex benefit information is available. Before making the switch, please take a look at our Community Flex brochure, which is available online at <http://www.american-community.com/benefits/pdflib/MI-OLYM-bro.pdf> or the Community Flex benefit chart, which is available online at <http://www.american-community.com/benefits/pdflib/MI-OLYM-ben.pdf>. You may also contact our Renewal Specialists toll free at (800) 991-2642 ext. 4094 and request Community Flex benefit information, or call your agent.