

# Homeland SecureCare



Risk Reducers, LLC  
P.O. Box 1025  
Mabelvale, AR 72103  
1-800-489-7475  
[www.riskreducers.com](http://www.riskreducers.com)



2435 North Central Expressway Suite 100  
Richardson, TX 75002  
1-800-493-4240

Administered by Homeland HealthCare  
Underwritten by:  
**National Union Fire Insurance Company of Pittsburgh, Pa**  
*AIG Domestic Accident & Health Division*



This is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance of major medical coverage. Benefits may vary from state to state. This document provides only brief descriptions of the coverage's 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 coverage's are available in every state.  
Insurance is underwritten by National Fire Insurance Company of Pittsburgh, Pa. with its principle place of business in New York, NY.





PLAN OPTIONS	SecureCare 500	SecureCare 1000
Physician's Office (per visit - 3 pp/py - 6 family)	\$50	\$75
Health Screening (per treatment-3/year)	\$25	\$75
Routine Well Child (per visit-6/year)	\$40	\$60
Oklahoma Only: Immunization Benefit	\$20	\$20
DXL (per test - 6 pp/py)	\$50	\$125
Emergency Room (per visit - 4/year pp)	\$100	\$250
Hospital Admission	\$500	\$1,000
Hospital Confinement Benefit - First 30 Days	\$500	\$1,000
Intensive Care Unit (per day)	\$500	\$1,000
Surgical Schedule (100% of amount in schedule)	100%	100%
Anesthesia (% of surgical schedule amount)	25%	25%
Ambulatory Surgery Center (per day)	\$100	\$250
Critical Illness (1st diagnosis)	\$2,500	\$10,000
Critical Illness Waiting Period (days)	30	30
- Invasive Cancer Benefit %	100%	100%
- InSitu Cancer Benefit %	25%	25%
- Heart Attack Benefit %	100%	100%
- Stroke Benefit %	100%	100%
- Renal Failure Benefit %	100%	100%
- Coronary By-Pass Surgery Benefit %	100%	100%
- ADL Deficit Benefit %	100%	100%
Accidental Death Benefit	\$20,000	\$40,000
Common Carrier Benefit	\$5,000	\$10,000
Loss of Both Hands OR Both Feet	\$10,000	\$20,000
Loss of Sight in Both Eyes	\$10,000	\$20,000
Loss of One Hand AND One Foot	\$10,000	\$20,000
Loss of One Hand AND Sight in One Eye	\$10,000	\$20,000
Loss of One Hand OR One Foot	\$10,000	\$20,000
Loss of Speech AND Hearing in Both Ears	\$10,000	\$20,000
Loss of Hearing in One Ear	\$10,000	\$20,000
Loss of Thumb AND Index Finger of Same Hand	\$10,000	\$20,000
Loss of One or More Fingers OR Toes	\$2,500	\$2,500
Loss of Sight of One Eye	\$10,000	\$20,000
Dislocation Benefits (all)	\$1,000	\$1,500
Concussion	\$100	\$150
Fractures - Rib	\$500	\$500
Fractures - Other *	\$1,000	\$1,500
3 Tier Prescription Discount Benefit	Included	Included
\$10 Generic Only Drug Benefit	Optional	Optional
CAREington International Dental Discount	Included	Included
COLE Vision Discount Program	Included	Included
Homeland Lab & Imaging	Included	Included
TeleDoc - 24/7/365 Physician Access	Included	Included
Accidental Medical Benefit** (per occurrence)	\$2,000	\$2,000

\*Homeland HealthCare Value Added Benefits Program is not insured by National Union Fire Insurance Company of Pittsburgh, Pa. \*\*Accident Medical benefit is underwritten by US Life Insurance Company

# SecureCare Benefit Description

**HEALTH SCREENING BENEFIT**- Pays a Per Test Amount when an Insured Person undergoes specified routine examinations or other preventive testing.

**ROUTINE WELL-CHILD BENEFIT**- Pays a Per Physician's Visit amount when an Insured Dependent Child visits a Physician and undergoes physical examination and/or appropriate immunizations, during the first 12 months following birth.

## HOSPITAL BENEFITS

**Hospital Admission Benefit:** Pays a lump sum Hospital Admission Benefit if an Insured Person is admitted as an inpatient to a Hospital for treatment of Sickness or Injury.

**Hospital Confinement Benefit:** Pays a Daily Hospital Confinement Benefit for each day that an Insured Person is charged for a room as an Inpatient when that Insured Person becomes confined as an Inpatient to a Hospital for treatment of Sickness Injury.

**Intensive Care Unit Benefit:** If benefits have become payable for an Insured Person under the Hospital Confinement Benefit, and such Insured Person becomes confined in an Intensive Care Unit, pays an additional Daily Intensive Care Unit Benefit for each day and Insured Person is confined in and charged for an Intensive Care Unit.

## SURGICAL/ANESTHESIA BENEFITS

**Surgical**—Pays a scheduled Surgical Benefit when an Insured Person undergoes a surgical procedure for treatment of Sickness or Injury.

**Anesthesia:** Pays an Anesthesia Benefit for the administration of anesthesia for which a charge is incurred during a covered surgical procedure.

**EMERGENCY ROOM ACCIDENT TREATMENT BENEFITS** - Pays a Per Accident Benefit shown when an Insured Person suffers an injury that, within 72 hours of the accident that caused the injury, requires him or her to receive Emergency Treatment in the Emergency room of a Hospital.

**EMERGENCY ROOM SICKNESS TREATMENT BENEFIT**—Pays a Per Visit Benefit when an Insured Person visits the emergency room of a Hospital for Emergency Treatment of Sickness.

**PHYSICIAN'S OFFICE VISITS BENEFIT**—Pays a Per Visit benefit if an Insured Person visits a Physician's office for treatment of Sickness or Injury.

**OUTPATIENT DIAGNOSTIC X-RAY AND LABORATORY BENEFIT**—Pays an Outpatient Diagnostic X-Ray and Laboratory Benefit when an Insured Person visits a Physician's office or other outpatient setting except an emergency room, and undergoes diagnostic x-ray and laboratory tests for treatment of Sickness or Injury.

**AMBULATORY SURGICAL CENTER BENEFIT**—Pays a lump sum benefit if an Insured Person visits an Ambulatory Surgical Center for treatment of Sickness or Injury.

**ACCIDENTAL DEATH BENEFIT**— Pays a lump sum benefit if an Insured Person suffers an injury that results in death.

**CRITICAL ILLNESS RIDER**—Pays a lump sum benefit upon diagnosis of a specified Critical Illness after a 30 day waiting period. The Insured Person must survive for 30 days after the diagnosis.

**PHYSICIAN & HOSPITAL DISCOUNTS**—We offer the Discount Provider Network from Medical Resource LLC to complement the benefits provided by **SecureCare™**. Discounted rates are available at premier physicians, hospitals, and medical centers around the country.

# Homeland HealthCare Value Added Benefits Program\*

## PRESCRIPTION DRUG BENEFIT OPTIONS

### Discount Prescription Card - 3-Tier Program (Included in Monthly Premiums)

This is a three tier payment program of \$10, \$20 and \$40. All drugs not listed under these tiers will be discounted off wholesale rates. The program offers substantial discounts on all brand name and generic drugs. Through an exclusive agreement with one of the nation premier drug management organizations, members save up to 55% on in-store brand and generic drugs and up to 70% on mail order brand and generic.

### Alternate Generic Prescription Card - \$10 Co-pay

(**\$13 for Individual, \$26 for Individual with Spouse or Child, and \$39 for Individual with Family**)

This insured drug benefit covers most of the commonly prescribed generic drugs at a low member co-pay of \$10. In addition, this benefit allows members to purchase brand name drugs and non co-pay generics at a discounted rate. Our national pharmacy network has over 54,800 chains nationwide, which includes all of the major chains and most of the nation's independent pharmacies.

## VISION DISCOUNTS PROGRAM

Cole Vision: The Cole Vision Plan has contracted with over 30,000 eye care locations nationwide. Members enjoy \$20 co-pay for eye exams, as well as discounts on eyeglasses, contacts and surgical procedures. The Cole provider network includes ophthalmologists, optometrists, independent optical centers and national chain locations such as Pearle Vision, Target Optical, Sears Optical and more.

## HEARING DISCOUNTS PROGRAM

HearPO is the largest provider of audiology and hearing aid services in the United States. Member will receive discounts on repairs and batteries, comprehensive follow-up services at no charge for one year. 30% to 62% discount on all hearing aids at any HearPO provider location as well as 30% savings on hearing exam.

## MEDICAL DIABETES MANAGEMENT SUPPLIES

Liberty provides member with 15% discount on Diabetes Testing Supplies and includes free shipping. The process is easy to use and requires no complicated forms to fill out and no inconvenient trips to the pharmacy.

## DENTAL DISCOUNT PROGRAM

Careington International - Members Save 20-60% on most dental procedures at over 26,000 providers nationwide. Save on specialty care such as orthodontics and cosmetic dentistry. Discounts on complete dentures are also included.

## ACCIDENT MEDICAL WITH AD&D\*\*

Benefits paying up to \$2,000 in accident medical coverage for all persons covered under medical plan. Accidental Death and Dismemberment double the accident indemnity amount paying up to \$4,000. Benefit pays per occurrence with a \$100 deductible.

\*\*Underwritten by US Life Insurance Company

## HOMELAND DIRECT LAB PROGRAM

Homeland Direct Lab benefit provides significant discounts on all kinds of lab testing. More than 1,700 available tests available with thousands of patient service centers located in all fifty states. Highlights include: no limits of use, no hidden fees, immediate access to benefits.

## TELEDOC

TelaDoc™ provides members and dependents 12 years of age or older with unlimited telephone access to licensed physicians nationwide\* who diagnose individual medical problems, recommend treatment and prescribe medication (when appropriate) over the telephone **24 hours a day, 365 days a year.**

**Fast, convenient and affordable medical advice**

**Flat \$35 fee for TelaDoc™ consultations, far less than the \$100 average cost for a physician office, urgent care facility or emergency room visit. TelaDoc™ resolves most non-urgent primary care requests, since 70-75% can be diagnosed over the phone.**

**\*Homeland HealthCare Value Added Benefits Program is not insured by National Union Fire Insurance Company of Pittsburgh, Pa.**

# SecureCare™ Monthly Rates for Risk Reducers, LLC

## STANDARD PLANS

SecureCare 1000				
Contribution	INSURED	With SPOUSE	With CHILD(REN)	FAMILY
Voluntary	203.00	340.00	368.00	495.00

SecureCare 500				
Contribution	INSURED	With SPOUSE	With CHILD(REN)	FAMILY
Voluntary	132.00	205.00	216.00	279.00

## DEPENDENT ONLY PLANS

SecureCare 1000 - Dependent Only			
Contribution	SPOUSE -OR- CHILD	CHILDREN	SPOUSE + CHILD(REN)
Voluntary	200.00	231.00	365.00

SecureCare 500 - Dependent Only			
Contribution	SPOUSE -OR- CHILD	CHILDREN	SPOUSE + CHILD(REN)
Voluntary	129.00	143.00	212.00

The premium rates above include a charge for the Value Added Programs and administrative services provided by Homeland HealthCare. The additional premium is 17% of the monthly cost.

Group plans can NOT be currently issued in: CT, ID, KS, NY, Puerto Rico, RI, VT, WA

## EXCLUSIONS & LIMITATIONS

No coverage shall be provided and no benefits will be paid for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks.

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or any act of auto-eroticism.
2. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is:
  - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
  - c. riding as a passenger in an aircraft owned, leased or operated by the Insured Person's employer.
3. declared or undeclared war, or any act of declared or undeclared war.
4. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
5. the Insured Person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
6. the Insured Person's being under the influence of drugs unless taken under the advice of and as specified by a Physician.
7. the Insured Person's commission of or attempt to commit a felony.
8. services and supplies which are not prescribed by a Physician as necessary to treat an Injury or Sickness; are received without charge or legal obligation to pay; would not normally be paid in the absence of insurance; are received outside of the United States; or are received while incarcerated by legal authorities of any state or country for any reason.
9. dental treatment unless due to an Injury.
10. cosmetic care, except for reconstructive plastic surgery required as a result of Injury; to restore a normal bodily function; to improve functional impairment by anatomic alteration made as necessary as a result of a congenital birth defect; or for breast reconstruction following mastectomy.
11. any Injury or Sickness covered under any state or federal Worker's Compensation, Employer's Liability law or similar law.
12. services and supplies which are not due to an Injury or Sickness except as specifically provided.
13. mental or nervous disorders or substance abuse.
14. participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event.
15. mountaineering using ropes and/or other equipment; parachuting; or hang gliding.
16. custodial care or rest.

For more information about the SecureCare™ plans, please contact the Marketing Department at Homeland HealthCare at 1.800.493.4240.

This page is intentionally left blank.



Fax new group Sold Case forms to the  
New Business Department: 214-953-1101

For more information about the  
SecureCare™ programs, please contact the  
Marketing Department at Homeland  
toll free at 1-800-493-4240.

1 The AIG Companies/Homeland Healthcare does not provide tax advice. Employers, employees, independent contractors, owner-operators, etc. should consult their attorney or tax advisor for details. 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. This document provides only brief descriptions of the coverage's 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 coverage's are available in every state. Insurance is underwritten by National Fire Insurance Company of Pittsburgh, Pa. with its principle place of business in New York, NY.