

Limited Benefit Health Insurance †

SecureCare Plans	500	1000
Preventive Benefits		
Physician's Office (3 visits pp/py - 6 per family)	\$50	\$75
Diagnostic, X-ray, & Lab (per test - 6 pp/py)	\$50	\$125
Health Screening (per treatment-3/year)	\$25	\$75
Routine Well Child (per visit-6/year)	\$40	\$60
Oklahoma Only: Immunization Benefit	\$20	\$20
Emergency Room (per visit - 4/year pp)	\$100	\$250
Hospital Benefits		
Hospital Admission	\$500	\$1,000
Hospital Confinement Benefit - First 30 Days	\$500	\$1,000
Intensive Care Unit (per day)	\$500	\$1,000
Surgery Benefits		
Surgical Schedule (% of amount on surgical schedule)	100%	100%
Anesthesia (% of surgical amount)	25%	25%
Ambulatory Surgery Center (per day)	\$100	\$250
Other Benefits		
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 Benefits		
Accidental Death Benefit	\$20,000	\$40,000
Common Carrier Benefit	\$5,000	\$10,000
Dismemberment Benefits		
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
Dislocations & Fracture Benefits		
Dislocation Benefits (all)	\$1,000	\$1,500
Concussion	\$100	\$150
Fractures - Rib	\$500	\$500
Fractures - Other *	\$1,000	\$1,500

†This is not major medical coverage and is not intended to replace major medical coverage.

Value Added Benefits**

(These items are not insurance, but are included with your Benefit Plan.)

Lab & Imaging Discount Benefits

Your HHC Direct Lab Benefit is supported by over 9,000 fully accredited patient service centers nationally. Members have unrestricted access to 1,700 tests.

Prescription Drug Benefit

This prescription benefit is a three-tier discount benefit. Most drugs will be discounted to a low \$10, \$20, or \$40 max pay for a 30 day supply of preferred-brand and generic drugs at participating retail pharmacies. There is a 10-60% discount on medications that do not fall within a tier. There are over 48,000 participating pharmacies across the nation.

CAREington International Dental

Members save 20-60% on most dental procedures at over 29,000 providers nationwide. Save on specialty care such as orthodontics and cosmetic dentistry. Discounts on complete dentures are also included. To locate a provider go to www.careington.com.

Hearing Discounts

HearPO is the largest provider of audiology and hearing aid services in the United States. There is a 30% to 62% discount on all hearing aids at any HearPO provider location, as well as 30% savings on hearing exam.

Diabetes Management Supplies

Liberty provides members with a 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.

Accident Medical AD&D (Secondary Sum)

In addition to the primary sum, this plan offers a secondary sum of \$2,000 for the Accident Medical policy, and \$4,000 for the Accidental Death & Dismemberment policy.

\$1,500 Disability Income Protection**

(Additional coverage that can be purchase separately)

- Zero day elimination period for Accident
- 7 day elimination period for Sickness
- 26 week Benefit
- 66 ²/₃ of verifiable income

Protect Yourself today....

The American Workers' DI program, underwritten by Colonial, replaces a portion of your income if you become disabled because of a covered accident or a covered sickness. This income can help you continue paying:

- Mortgage, rent and truck payments.
- Utility bills and other household expenses.
- Food, clothing and other necessities.
- Co-payments.
- Medical costs not covered under other plans.
- Travel and lodging expenses for treatment.

With Colonial's Short Term Disability Income Protection Insurance:

- You're paid regardless of any other insurance you may have with other insurance companies.
- Benefits are paid directly to you, unless you specify otherwise.
- If you change jobs, you can take your coverage with you.
- You're covered worldwide for up to 180 days.

**These Items are not insurance and they are not underwritten by National Union Fire Insurance Company of Pittsburgh, Pa.

Monthly Rates

	Individual	Plus Spouse	Plus Child(ren)	Family
SecureCare 500				
MONTHLY	\$ 132.00	\$ 205.00	\$ 216.00	\$ 279.00
SecureCare 1000				
MONTHLY	\$ 203.00	\$ 340.00	\$ 368.00	\$ 495.00



Underwritten by:



\$ 1,500 Disability Income Protection (Additional Coverage)

Age Band	Monthly Rate
17-49	\$ 65.00
50-69	\$ 82.00

FREQUENTLY ASKED QUESTIONS

Q: How do I enroll?

A: Call the Enrollment Hotline at 1-888-348-7669 Monday through Thursday 8 am-5 pm and on Friday 8 am-4 pm Central Standard Time. All calls received after hours will be forwarded to voicemail and returned the next business day.

Q: What do I need to enroll?

A: You will need your social security number, banking or credit card information, and your address. You will also need the names, dates of birth, and social security numbers for your dependents.

Q: Can I use any doctor or hospital with the Limited Indemnity plan?

A: Yes, you may go to any doctor or hospital. However, you can receive substantial discounts for covered medical events when you visit a participating provider in the nationwide network included with your plan.

Q: What is my co-payment amount? Is there a deductible?

A: There are NO co-payments or deductibles on the CARD or the limited medical fixed indemnity benefits offered.

Q: How do I pay for covered events (or benefits) or file a claim?

A: At the time of a visit, present your medical ID card to the provider. Your ID card has all the information your provider needs to verify benefits and file claims. Your provider may require the full amount due at the time of service if you are filing your own claim.

Q: When will I receive my health ID card and policy information?

Your ID cards will be mailed to the address you provide on your enrollment form approximately 2-3 weeks after your application is received. If you do not receive your cards before your effective date please call 1-800-493-4240 and ask for Member Services.

Q: How does my prescription/vision/dental plan work? Do I need to file a claim?

A: For those plans that include Homeland HealthCare Value Added Benefits (including dental, vision, prescription, etc.) there are no claims to file. Your discount is provided at the time of service. So it is important that you present your card during your visit.

(If you have not received your card, call 1-800-493-4240.)

Q: When can I begin using my prescription drug card and other discount benefits?

A: You may begin using your benefits on your effective date of coverage, subject to the terms and conditions of the health plan you choose. The effective date of coverage will always fall on the first day of the month.

Q: Is maternity covered on the fixed indemnity plans?

A: Yes, maternity is covered as any other condition; Conception must be after the effective date of the plan.

Q: What if a specific medical benefit is not listed in the summary of benefits?

A: For questions regarding the coverage of specific medical benefits, contact the toll free number printed on the back of your ID card. Or you may contact Homeland HealthCare at 1-800-493-4240.

Q: What if I need to go to the doctor and I lost my card or I haven't received it yet?

A: If your coverage is in effect and you do not have your ID card, contact Homeland HealthCare toll free at 1-800-493-4240. We can provide your doctor verification of your coverage and all the information needed to process your claim.

If you need to update your address, phone number, etc., call Homeland HealthCare toll free:
1-800-493-4240.



We are here to help.

Enrollment in all of your benefit programs is Simple.

Call the Homeland SecureCare Enrollment Hotline at
1-888-348-7669
and Enroll **TODAY!!!**

Homeland Office Hours
Monday – Thursday 8 am to 5 pm CST
Friday 8 am to 4 pm CST

NOTE: For dependent and family coverage, please have Social Security numbers and dates of birth for all parties to be covered when you call.

For Information and Enrollment Questions,
please call us toll free at

1.888.348.7669

Homeland SecureCare 

Homeland SecureCare 



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Underwritten by:

AIG AIG Companies

Administered by:

Homeland HealthCare 

Call TODAY To Enroll !!!

1-888-348-7669