



*"The Nation's Leading  
Guaranteed Issue Health Plans"*

*Health Solutions*  
GUARANTEED ISSUE HEALTH INSURANCE



*A Defined Benefit Health Insurance Plan*

*Not a Major Medical Health Plan*

**Affordable Coverage for Individuals, Families & Small Groups**

**INSURED BENEFITS INCLUDE:**



- Any Doctor or Choose a Network
- High Hospital & Surgical Benefit
- ICU Benefit (Diamond plan)
- Daily Hospital Benefit up to 100 Days Annually
- Surgeon Charges up to 100% of Medicare Reimbursement
- Doctor Visits including Chiropractor Visits
- Critical Illness Coverage (Gold and Diamond plan)
- No Lifetime Maximum Benefit Limit
- Anesthesia Benefit (Gold and Diamond plans)
- Up to \$150 for Lab & X-ray
- Up to \$150 for Preventative Care
- \$5,000 Accident Policy
- HIPAA Qualified
- Maternity Coverage
- Aetna PPO Discount Dental Included
- No Coordination of Benefits

# Benefit Summary

*A Defined Benefit Health Insurance Plan  
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## PLAN BENEFITS

- Doctor Visits
- Daily Hospital Confinement
- Surgical Benefits (same benefit inpatient & outpatient)
- Diagnostic, X-Ray & Lab Benefit (DXL)
- Wellness Care
- Accident Benefit
- Critical Illness Benefit
- Maternity Coverage
- PPO Network Repricing for Hospital, Doctor and Outpatient Services.  
<http://www.multiplan.com>
- Prescription Discount Card

## PLAN HIGHLIGHTS

- Guaranteed Issue to Individuals & Small Groups\*\*
- Guaranteed Renewable
- Portable
- Assignable Benefits
- Stable Rates
- First Dollar Coverage (No Co-pays)
- Available in most States
- HIPAA Compliant
- Fully insured by AM Best rated carrier
- Three Plans: Silver, Gold & Diamond

## INPATIENT MEDICAL EXPENSE BENEFITS

*Benefits are based on a calendar year.*

### Daily Hospital Benefit\*

Hospital benefit of \$1,000.00 per day for up to 100 days per covered person, per calendar year. Unlimited re-admission. Optional extra \$500 per

day hospital benefit available. Call your broker for details.

### ICU/CCU Hospital Benefit\*

Plan will pay \$1,000.00 per day (max of five days) annually.

### Surgical Benefit\*

Plan provides scheduled benefits for surgery per incident (maximum for any one surgery is 100% of Medicare reimbursement). Unlimited incidents.

### Anesthesia Benefit\*

Plan provides a 20% benefit (this benefit is calculated by multiplying the surgeon's benefit times 20%).

## OUTPATIENT MEDICAL EXPENSE BENEFITS

*Benefits are based on a calendar year.*

### Office Visit\*

\$75 paid per visit for up to 5 visits per calendar year per covered person.

### Surgical & Anesthesia Benefit\*

Same as inpatient coverage. Unlimited incidents.

### Wellness Benefit\*

\$150 paid per covered person per year for wellness test.

### Prescription Discount\*

See Member RX.

### Diagnostic Tests, X-Rays & Lab Testing\*

\$150 paid for up to three visits per person per calendar year for diagnostic tests, x-rays and lab testing. Benefits paid on inpatient or outpatient basis.

## OTHER BENEFITS

*Benefits are based on a calendar year.*

### Accident Benefit

Up to \$2500 (Silver plan) or up to \$5,000 (Gold & Diamond plans) paid per accident, subject to \$100.00 deductible and 80% coinsurance per accident. One accident per covered person per year.

### Critical Illness Benefit (included)

\$2,500 critical illness coverage on the primary insured only. Available on the Gold and Diamond plans only. In addition, this benefit is not HIPAA eligible.

### PPO Network Discounts

The plan offers **Multiplan** PPO network repricing when network providers are used. **Multiplan** offers one of the largest seamless national networks. Over 500,000 providers in 50 states. Visit <http://www.multiplan.com> to locate a provider.

*\*Benefit amounts are based on the Diamond Plan.*

This policy has a pre-existing conditions limitation. Pre-existing conditions are not covered until the policy has been in effect for more than 12 months. A pre-existing condition is any condition you have now or had within a six month period prior to the effective date of coverage for each covered person.

The Health Solutions Plan is HIPAA compliant. Persons who leave the plan will receive a HIPAA Certificate of Creditable Coverage. Those who enter the plan presenting a Certificate of Creditable Coverage will receive credit toward this plan's pre-existing conditions limitation.

## OPTIONAL RIDERS\*

*\*Must be purchased separately from the Health Solutions Plan. See page 4 for more details about riders.*

- **Catalyst RX Card Rider**  
\$10 co-pay for Preferred Generic Medications
- **Accident Rider**  
\$5,000 Accident Medical Insurance Benefit
- **Hospital Confinement Rider**  
Additional \$500 Daily Hospital Benefit
- **Critical Illness Rider**  
\$25,000 Critical Illness Benefit

# Health Solutions

*A Defined Benefit Health Insurance Plan  
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PLAN BENEFITS	SILVER	GOLD	DIAMOND
<b>Physician Office Visit Benefit:</b> The carrier will pay the benefit amount as shown if you seek treatment for a covered illness or injury. Includes chiropractic office visits.	\$50 per office visit up to 5 per year/ 5 per each person in family.	\$75 per office visit up to 5 per year/ 5 per each person in family.	\$75 per office visit up to 5 per year/ 5 per each person in family.
<b>Preventive Care Test Benefit:</b> The carrier will pay the benefit amount shown if you incur charges for one of the preventive care tests listed in the policy's Certificate Schedule.	\$100 visit, one per year.	\$100 visit, one per year.	\$150 visit, one per year.
<b>Hospitalization Admission &amp; Confinement Benefit:</b> The carrier will pay the benefit amount shown if you are admitted to a hospital as a patient because of a covered sickness or injury. You are allowed unlimited hospital stays per year, however, you will be limited to 100 total days per year including first day hospital stays.	\$750 1st day, \$750 per day thereafter. Maximum 100 Days.	\$1,000 1st day, \$1,000 per day thereafter. Maximum 100 Days.	\$1,000 1st day, \$1,000 per day thereafter. Maximum 100 Days.
<b>Diagnostic Testing &amp; Lab Benefit:</b> The carrier will pay up to the benefit amount for all diagnostic testing (x-rays) and laboratory fees at the reimbursement rate shown. This benefit pays up to a limit of three per year.	\$50 per visit, 3 per year.	\$100 per visit, 3 per year.	\$150 per visit, 3 per year.
<b>ICU/CCU Benefit:</b> The carrier will pay the benefit amount shown if you are admitted to a hospital as a patient because of a covered sickness or injury. You are allowed unlimited ICU/CCU stays per year, however, you will be limited to five total days per year including first day ICU/CCU stays.	No Coverage	No Coverage	\$1,000 per day. Maximum 5 Days.
<b>Surgical Benefit (Inpatient or Outpatient):</b> The carrier will pay up to the benefit amount shown for required surgery because of a covered procedure. Reimbursements are based on the Medicare/RBRVS benefit schedule.	50% of Medicare/RBRVS* benefit schedule. <b>NO Anesthesia Benefit.</b>	80% of Medicare/RBRVS* benefit schedule. Anesthesia Benefit 20% of Surgeons Benefit.	100% of Medicare/RBRVS* benefit schedule. Anesthesia Benefit 20% of Surgeons Benefit.
<b>Accident Rider:</b> The carrier will pay up to the benefit amount as shown per covered accident. There is only one accident allowed per covered person per year. This benefit pays a portion of the medical costs resulting from injury. The costs must be incurred within 90 days of the injury.	\$2,500 per accident / \$100 deductible / 80% coinsurance.	\$5,000 per accident / \$100 deductible / 80% coinsurance.	\$5,000 per accident / \$100 deductible / 80% coinsurance.
<b>Critical Illness Benefit:</b> The carrier will pay the benefit amount shown (for primary applicant only) if the primary applicant has been diagnosed with a critical illness.	No Coverage	\$2,500 one time benefit. <b>Primary Applicant Only.</b>	\$2,500 one time benefit. <b>Primary Applicant Only.</b>
<b>Optional Riders:</b> Must purchase separately from the Health Solutions Plan. Riders are not HIPAA eligible.	<b>See Page 4 for details about Optional Riders.</b> If the \$25,000 Critical Illness rider is purchased it will replace the Critical Illness benefit listed above.		
<b>No Lifetime Maximum Benefit Limit</b>			
<b>"The above may not include certain-state-specific mandate benefits." The benefits will be administered in accordance with any state-specific extra territorial requirements.</b>			
<p>*RBRVS is the methodology used by the Federal Government to determine benefits payable by Medicare. Important: This is a brief description of the plans, for specific coverage; please refer to your policy(s)</p> <p><b>DISCLAIMER:</b> Our medical plans are low-cost alternative (Limited Medical), providing medical insurance at fixed amounts, and these limited benefits are paired with medical discount to designated providers. The Limited Benefit Medical Plan offered thru AIM is a group insurance program. The group insurance benefits vary depending in the plan selected.</p> <p>This insurance is not a basic or major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. The plan limitations are disclosed in the certificate of coverage provided in the fulfillment kit which will mailed to the applicant by the effective date of coverage. "For costs and complete details of the coverage, call your insurance agent."</p> <p>**This policy has a <b>preexisting conditions limitation</b>. Preexisting conditions are not covered until the policy has been in effect for more than 12 months. A preexisting condition is any condition you have now or had within a six month period prior to the effective date of coverage for each covered person.</p> <p>The HEALTH SOLUTIONS plans; Silver, Gold, and Diamond are HIPAA compliant. The riders are not HIPAA eligible. The HEALTH SOLUTIONS plans; Silver, Gold, and Diamond are insured by American Medical and Life Insurance Company. *The benefits represented in this brochure are contracted thru a combination of carriers.*</p>			

## AIM MEMBERSHIP ELIGIBILITY

1. Individuals between ages 18 and 64 (If applying as a couple, both you and your spouse must be under 65) and dependent children under age 19.
2. Unmarried dependent children with proof of full-time student status between the ages 19 and 25.
3. Individuals not in full-time service of the Armed Forces (military).
4. Individuals not eligible for Medicare.
5. Individuals not receiving disability benefits or worker's compensation.

## Terms of coverage:

Coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances: a) Non-payment of premiums and fees, b) Residency requirements, c) For other reasons permissible by law.

*This is a Limited Benefit Plan and may not cover all medical expenses for an illness or injury once the maximum plan payment limits per covered person, per calendar year are reached.*

# Additional Membership Benefits

*A Defined Benefit Health Insurance Plan*

## AIM Rx Card Benefit

AIM Rx has teamed up with one of the most reliable and reputable International pharmacies operating today. We offer access to your maintenance medications at affordable prices that will be shipped directly to your doorstep. Plan Members will save on average 48% on the cost of their prescription medications.

### - Other Benefits:

- No Formulary
- No Deductible & No Maximum
- Order up to 90 supply
- Brand Name & Generics
- On-line Easy Refills & Refill reminders
- New Prescription needed notification
- Safe Prescription Medication

- **Walk-In Pharmacy Discount:** Plan Members will also receive the AIM Rx Discount Card, which allows you to shop locally and receive discounts on your immediate need medications. The AIM Rx Discount Card is accepted by over 42,000 pharmacies so you won't have to look far to save money. No restrictions or usage limit.

- **\$5 Generic Plan:** As part of our commitment to lowering health care costs, AIM Rx offers over 400 prescription drugs at only \$5 per 30 day supply or \$15 for a 90 day supply.

- **Maintenance Prescription Benefit:** Plan members save 48% on about 90% of the 200 most common brand name prescriptions.

- **Quality Customer Service:** With our quick and easy on-line checkout process, you can view your discount savings prior to ordering your maintenance medications. Orders can be placed by fax, phone, mail, or online at [www.aimrxcard.com](http://www.aimrxcard.com). You can contact us at 1-800-758-1751 and speak with a friendly customer service representative to learn how you can save on maintenance medications.

## Complementary and Alternative Medicine [www.thcnetwork.com](http://www.thcnetwork.com)

- Acupressure — Savings of 20-30%.
- Oriental Medicine
- Physical Therapy
- Oriental Bodywork
- Acupuncture
- Naturopathic Medicine
- Large Chiropractic network

## Dental and Vision Discount Plan [www.locateproviders.com](http://www.locateproviders.com)

- Members will save 10-50% on dental services, such as cleaning, x-rays, fillings, crowns, root canals, dentures, oral surgery, orthodontics, periodontics and cosmetic dentistry where available.

- The vision discount plan has savings of 25% to 50% on routine vision analysis, clear lenses, frames, lasik surgery, contact and lenticular lenses. The Opti-Vision network has over 14,500 qualified eye care providers in all 50 states and Puerto Rico. Contact us at 1-888-354-8342.

## Diabetic Supplies - up to 30% Discount

Discount diabetes testing supplies & educational material. Glucose meters and meter training by our caring, friendly client service staff. Lancets & lancing devices. Diabetic medications and diabetes education & support. Home delivery of supplies. Contact knowledgeable team with a registered dietician at 1-800-742-0504.

## Durable Medical Equipment

- Savings between 20%-40% off retail.
- Shop directly from your home or online.
- Free home delivery of equipment.
- Toll free support at 1-800-742-0504.

## Hearing Program

- Savings up to 60% on hearing aid batteries, repairs and hearing care accessories
- The lowest prices on all major brands of hearing aids such as Widex, Siemens, Sonic Innovations, Oticon, Starkey, Phonak, GNResound and many more!
- Over 1,500 hearing care professionals to provide members with services to ensure complete satisfaction with their hearing aids.
- 45-day trial period to evaluate the new hearing aid(s)! 40 free hearing aid batteries and one year of free cleanings after the trial period. Contact us at 1-800-591-5080.

## MedTestForLess

The premier pre-paid (pay when ordering) medical testing program in America. Diagnostic, x-ray and lab tests cost much less due to providers receiving immediate payment. No age limits, no waiting periods, no limits on frequency of use, no deductibles, no coinsurance or co-pays. Savings up to 70% off retail or usual and customary pricing. For more information: Go to [www.medtestforless.com](http://www.medtestforless.com) or call 1-866-763-3837.

## Care Giving Assistance

Included in the options are assistance programs, information and referral services, access to discounted nationwide Long Term Care (LTC) provider networks, professional services, a nurse navigator program, wellness assessments, emergency travel assistance, support services.

# Optional Riders

*Available when you purchase rider*

## Catalyst RX Card Rider

- \$10 co-pay for generic medications and generic oral contraceptive medications.
- No deductibles & no waiting periods
- No restrictions for pre-existing conditions.
- No claim forms to complete
- 53,000 pharmacies including CVS, Walgreens, Wal-Mart and Rite Aid stores.
- Savings on medications not covered by formulary.
- Brand Name Drugs: Discounted price as adjudicated at the time of purchase.
- Generic drugs subject to the maximum annual benefit of \$1,500 per insured person annually.

## \$5000 Family Accident Rider

- This rider covers you and your entire family up to \$5,000 for medical expenses due to an accident; with only a \$100 deductible the plan then pays 100% of the medical costs to \$5,000 of reasonable and customary charges.
- Ambulance ride covered 100%, Air Ambulance up to \$4,000!
- No Limit on how many times an insured's family uses the policy.
- \$1,000 Accidental Death & Dismemberment Insurance for primary insured only.

## Hospital Rider

- The plan pays on an Indemnity basis \$500 per day in the hospital for 31 days per calendar year. Plan pays an additional \$500 per day if the insured is in ICU or CCU for an additional 31 days per calendar year. Benefits are in addition to any other benefits received by the policy.

## Critical Illness Rider

- Carrier pays one time \$25,000 benefit for the diagnosis of a critical illness. Family coverage covers primary insured and spouse. Pre-existing conditions covered after 12 consecutive months of coverage. Ten critical illnesses are covered, call your agent for details.

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**For More Information Contact:**

