

Summary of Benefits

PALIC Group Limited Benefit Plan includes:

BENEFIT DESCRIPTION	BASIC	ENHANCED
PHYSICIAN OFFICE VISIT Primary care and chiropractic care visits	\$75 per visit \$450 calendar year maximum	\$75 per visit \$450 calendar year maximum
EMERGENCY ROOM SICKNESS VISIT Covers any ER visit as the result of an illness	\$75 per visit \$300 calendar year maximum	\$75 per visit \$300 calendar year maximum
OUTPATIENT DIAGNOSTIC LAB, X-RAY and ADVANCED STUDIES <ul style="list-style-type: none"> • Per covered person per calendar year • When hospital confinement is not required • Lab (glucose test, urinalysis, CBC) • X-Ray (chest, broken bones) • Advanced Studies (EEG, CT Scan and MRI) 	\$20 Lab (3 visits) \$70 X-Ray (2 visits) \$1,000 Advanced Studies \$1,200 calendar year maximum	\$50 Lab (3 visits) \$150 X-Ray (2 visits) \$1,000 Advanced Studies \$2,900 calendar year maximum
WELLNESS BENEFIT Routine exams, medical treatment and injections, mammograms, well child care, cancer screening and PSA	\$100 per visit \$150 calendar year maximum	\$150 per visit \$150 calendar year maximum
ACCIDENT COVERAGE <ul style="list-style-type: none"> • Charges must be incurred within (90) days of the date of the accidental bodily injury • Covers: medical, dental or surgical treatment or supplies; confinement in a hospital; x-ray and lab exams; registered nurses; prescription drugs • Non-occupational 	Up to \$1,000 per occurrence	Up to \$2,500 per occurrence
DAILY HOSPITAL CONFINEMENT BENEFIT <ul style="list-style-type: none"> • Up to 60 days per calendar year • Due to a covered accident or covered sickness • Must be admitted as an inpatient into a hospital room 	\$2,000 benefit first day and \$1,000 each additional day while confined to a hospital	\$4,000 benefit first day and \$2,000 each additional day while confined to a hospital
INTENSIVE CARE BENEFIT <ul style="list-style-type: none"> • Up to 30 days per calendar year • If you are confined in a hospital intensive care unit due to an injury received in a covered accident or because of a covered sickness 	\$2,000 per day Up to \$60,000 maximum per year in ICU	\$4,000 per day Up to \$120,000 maximum per year in ICU
SURGICAL SCHEDULE <ul style="list-style-type: none"> • Inpatient/Outpatient • See schedule of operations 	\$5,000 calendar year maximum Scheduled amount, for most costly procedure in surgical session	\$12,500 calendar year maximum Scheduled amount, for most costly procedure in surgical session
ANESTHESIA BENEFIT 25% of the amount paid under the surgical benefit	Max up to \$1,250 for anesthesia	Max up to \$3,150 for anesthesia
SUBSTANCE ABUSE Up to 30 days per calendar year and must be diagnosed and admitted as an inpatient in a substance abuse unit	\$500 per day \$15,000 max per calendar year	\$1,000 per day \$30,000 max per calendar year



**Enroll Today! Call the
ITG Enrollment Hotline
800-694-9888 ext. 700**

Summary of Benefits

PALIC Group Limited Benefit Plan includes:

BENEFIT DESCRIPTION	BASIC	ENHANCED
4 SKILLED NURSING Up to a maximum of 60 days per stay in a skilled nursing facility following a covered hospital stay of at least three days	\$500 per day \$30,000 max per calendar year	\$1,000 per day \$60,000 max per calendar year
MENTAL ILLNESS Up to 60 days per calendar year and must be diagnosed and admitted as an inpatient in a mental illness unit	\$500 per day \$30,000 max per calendar year	\$1,000 per day \$60,000 max per calendar year
GROUP TERM LIFE WITH ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS <i>AD&D for members only</i>	Member – Term Life \$5,000 AD&D \$5,000 Spouse – Term Life \$2,500 Children – Term Life \$1,250 (6 months to age 19, 26 if full-time student) Infant \$200 (10 days to 6 months)	Member – Term Life \$10,000 AD&D \$10,000 Spouse – Term Life \$2,500 Children – Term Life \$1,250 (6 months to age 19, 26 if full-time student) Infant \$200 (10 days to 6 months)

The plan will not pay benefits for any care provided prior to the coverage effective date or if you are confined in a hospital at the time the coverage is effective. Hospital does not include a nursing home, convalescent home or extended care facility. The Insurance benefits described above are offered by Pan-American Life Insurance Company to members of the Independent Trucker's Group Association. For cost and further details of coverage, including exclusions, any restrictions or limitations, and the terms under which the policy may be continued in force, see your agent. Reference form number PA-102401-POL ITG062007.



ACCIDENTAL MEDICAL EXPENSE BENEFIT WITH AD&D*

Underwritten by Guarantee Trust Life Insurance Company

Accident Benefit* \$100 deductible per accident, per insured.	Up to \$5,000 per occurrence
Accidental Death & Dismemberment** Pays in addition to Term Life and AD&D with Hospital Indemnity Plan	Up to \$10,000

*Pays Accident Medical/Dental Benefits for Covered Expenses that result directly, and from no other cause, from a covered accident.

**Coverage is not provided for loss due to a pre-existing condition for 12 months from the effective date of the Covered Person's insurance.

All members of this Program are enrolled in Consumer Alliance USA to be eligible to receive these benefits. These benefits are underwritten by an A.M. Best rated insurance company and subject to the exclusions, limitations, terms & conditions of coverage as set forth in the insurance certificate provided in your membership materials and the Policy issued to Consumer Alliance USA.

Prescription Card

Generic \$15 co-pay for a 30 day supply
Preferred Brand Name \$50 co-pay or 50%
 (whichever is greater) for a 30-day supply

Non-Preferred Brand Name Drugs, Discount Only
Monthly Maximum \$250 per insured person
No Deductible
 Over 2,200 preferred brand drugs included on formulary listing

Pharmacy Network

Some of the participating pharmacies include:

Costco
 CVS Pharmacy
 Target Pharmacy
 Walgreens
 Wal-Mart Pharmacy
 And more...



Sample Prescription Drugs	Generic	Preferred Brand
ANTIBIOTIC	Rimatadine	Augmentin
BLOOD PRESSURE	Lisinopril	Mavik
CHOLESTEROL LOWERING	Lovastatin	Lipitor



Nationwide Pharmacy Network and Mail Order Services

The USNow retail pharmacy network consists of over 60,000 national, regional and local chains and independent pharmacies. The USNow Rx Plan also offers fully integrated mail order services that provide members the convenience of home delivery only mail service can offer. Our network currently manages over 2 million members located in all 50 states.

If a Brand Name Prescription Drug is dispensed in lieu of an available Generic Prescription Drug, then in addition to the Brand Co-payment, you will be responsible for the difference in cost between the Brand Name Prescription Drug and its Generic alternative. This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered. Complete details may be found in the policy. The policy is subject to the laws of the state in which it was issued.



TelaDoc[®] MEDICAL SERVICES - Doctor Visits Over the Phone

TelaDoc™ provides members and their dependents 12 years of age or older with unlimited telephone access to licensed physicians nationwide¹ who diagnose individual medical problems, recommend treatment and prescribe medication² (when appropriate) over the telephone **24 hours a day, 365 days a year.**

1. Call **1-800 TelaDoc** and schedule a medical consultation
2. While waiting for the doctor to call back, continue working and carry on with your daily routine
3. Doctor calls you back to consultation in usually less than an hour, but in all cases within 3 hours guaranteed - or consultation is free
4. Diagnosis is made and treatment recommended
5. Prescription², if needed, is phoned in to pharmacy **24/7**
6. You never have to leave your home or office

Fast, convenient and affordable medical advice while on the road

Flat \$35 fee for TelaDoc™ consultations, far less than the \$100 average cost for a physician, urgent care facility or emergency room visit
 Add dependents for a one-time \$10 registration fee per dependent

¹ Currently not available in South Carolina Oklahoma.

² TelaDoc does not prescribe DEA controlled substances or lifestyle drugs. TelaDoc is not an insurance product.

Pan-American Life Insurance Company is not a marketer for, nor an agent for any of the services or benefits listed on this page.



All benefits are purchased through Independent Truckers Group.

Driver Advantage

PPO Discount

The National Preferred Provider Organization (PPO) offers a medical provider network with over 460,000 physicians and more than 3,500 hospitals throughout the United States. Members have access to a broad network of independently contracted physicians who provide services at negotiated discounted rates. While all limited benefit plans may seem equal, using the PPO Network, combined with our knowledge and years of healthcare experience, allows members to save dollars on their healthcare services. Go to usnow.com to find medical providers.

Annual Adult Wellness Test

(Must call Driver Care Services to schedule your appointment)

Once each calendar year, you and each adult member on your plan receive a no-cost Annual Wellness Test **valued at over \$500**. This includes: Comprehensive Wellness Profile (CWP-liver, kidney, lipid panels, cbc's, electrolytes, glucose, bones and minerals), Comprehensive Urinalysis, PSA (men over 40), Thyroid with TSH (women), and an extensive interpretive report analysis of your blood tests results to give your unique biochemistry health status on diet and supplements.

Lab Testing Benefits

(Must call Driver Care Services to schedule your appointment)

The Lab and Imaging Program provides unlimited access to amazing savings! Never again will you or your family be forced to pay full price for ANY Lab work, X-Rays or Imaging! The savings are unbelievable! Averaging between 40-70% of the usual price. These savings are bigger than any PPO can offer, bigger than even the largest Insurance Companies can access, bigger than you will ever see anywhere else!

Driver Care Services

Members and companies can access benefit information and other services by dialing one toll free number, 800-694-9888.

We are available to provide information on:

- Account Management
- Member Eligibility
- Verification of Benefits
- General Policy Questions
- Prescription Benefits
- PPO Network Information
- Patient Advocacy Program
- Lab Benefits

Monday through Friday, 8:00 AM – 5:00 PM, CST

Call Today to Enroll!
800-694-9888 ext. 700

Driver Advocacy

Our approach to Driver Advocacy is "hands-on, personalized". Members have direct access to a Personal Advocate that will promptly and efficiently handle the issues and questions that our members may have. We are able to save our members considerable time and money by helping them to maximize their plan benefits. This exclusive program is available for drivers and dependents on a case-by-case situation based on best efforts (no guarantees are implied).

Our Advocates Can:

- Find the best doctors, hospitals, and providers anywhere in the country
- Resolve insurance claims
- Negotiate billing and payment arrangements
- Schedule appointment with providers, including hard-to-reach specialists
- Obtain unbiased health information so you can make an informed decision
- Assist in the transfer of medical records, x-rays and lab results
- Identify renowned "best-class" medical institutions regarding serious illness or injury
- Assist with a complex medical condition

and...much more!

You Now Have Experts to Call Upon

We make healthcare work for you. No more hassles. No more frustrations. Health Advocacy makes it easy and simple to get help. All you need to do is make one call and talk to your Personal Health Advocate.



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INDEPENDENT