



OptiMed Value Care Plus Open Access Plan

AVAILABLE OPTIMED BENEFIT OPTIONS (All medical benefit maximums shown are per person)	Benefit Amounts
Calendar Year Overall Maximum Medical Benefit	\$100,000
Outpatient Physicians Office Visit Benefit - \$300 calendar year maximum	\$75 per visit
Emergency Room Benefit for Sickness - Included in office visit maximum	\$75 per visit
Wellness Care Benefit - \$150 calendar year maximum	\$50 per visit
Surgical Indemnity Benefit -up to a maximum of \$750	\$750 maximum
Accident Coverage - charges incurred up to the maximum benefit per occurrence. (For treatment in an emergency room if performed within 72 hours of the accident)	\$1,000 per visit
Hospital Indemnity Benefit (for sickness or accidents) - Requires 24 hour stay/payable up to calendar year maximum/lifetime maximum of 500 days.	\$500 per day
<ul style="list-style-type: none"> • Intensive Care - per day/30 day calendar year maximum (paid in addition to Hospital Indemnity Benefit) 	\$1,000 per day
<ul style="list-style-type: none"> • Skilled Nursing - For stays in a Skilled Nursing Facility after a 3+ day hospital stay maximum of 60 days per stay 	\$250 per day
Term Life Insurance/AD&D	\$5,000/\$5,000
Dependent Life - Term Life Insurance Only	
<ul style="list-style-type: none"> • Employee • Spouse • Children 6 months to 19 (25 if full time student) • Infants 14 days to 6 months 	\$5,000 \$2,500 \$1,250 \$125
Outpatient Prescription Drug Card ~ \$5 Generic Co-pay Prescription drug formulary applies - Drugs not on the formulary receive discounts only. (\$15 generic co-pay for oral contraceptives. Brand discounts - limitations/exclusions apply)	\$400 per month
<ul style="list-style-type: none"> • Employee Only (calendar year maximum) • Employee + 1 (calendar year maximum) • Family (calendar year maximum) 	\$2,500 \$4,000 \$5,000

This is not a contract of insurance. Above Indemnity benefits provided through Fidelity Security Life Insurance Company. This is a brief summary of a group limited medical indemnity insurance plan designed to assist you in the process of comparing several health insurance options. This plan is not major medical insurance and is NOT designed to replace, provide, or modify major medical insurance. Some provisions, benefits, and exclusions or limitations listed herein may vary depending on state of residence.

Additional Included OptiMed Programs - These are not insurance benefits

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| <ul style="list-style-type: none"> -National Medical PPO -National Vision Network -National Lab Program -National Dental Network | <ul style="list-style-type: none"> -Patient Advocacy Program -Consult-A-Doctor |
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Disclosures: Administered by United Group Programs, Inc. Prescription, term life, AD&D and medical benefits underwritten by Fidelity Security Life Insurance Company, Kansas City, MO 64111

Policy Nos. LM-108/112
Policy Form Nos. M-6005

Certain Group Reform states require a minimum of 51+ eligible employees. Before any presentation of a proposal, please check with your OptiMed sales representative to be certain that the program being proposed is appropriate for the state intended. This is not an offer of sale. No offering of this material should be given without the expressed approval of OptiMed, and any offering will be based upon state availability, underwriting guidelines, agent guide, and minimum group size and participation requirements being met. The OptiMed program is not available in the States of Washington and Hawaii. For groups with a situs in the following states, the OptiMed program is not available: Connecticut, Massachusetts, Minnesota, Montana, New Hampshire, New York, North Dakota, and Vermont. Please check with your OptiMed Group Sales Representative to confirm that OptiMed is available in the state or states in which you may have an interest in offering OptiMed.