



An excellent option for NAR members with high deductible qualified health plans.

Up to
\$10,000
of Benefits

Accidents can happen on their schedule, not yours.

Accident Deductible Insurance is coverage to help pay for out-of-pocket medical expenses incurred through an accident. It's designed to supplement major medical insurance plans that have high out-of-pocket costs and is available to NAR members aged 18-64. This plan has exclusive discounted rates for NAR members and pays medical expense benefits to help cover out-of-pocket medical expenses. Now if accidents happen, you can focus on taking care of yourself.

Accident Deductible Insurance in Action

You could be walking your dog when you step on a patch of ice. The next thing you know you could be lying on your back with throbbing pain in your head. After a visit to the emergency room and a battery of tests, you could be told you have several head contusions and a minor concussion. This simple accident could leave you with \$2,263 of expenses, just shy of the \$2,500 deductible on your major medical plan. Thanks to Members Accident Deductible Insurance, your only out-of-pocket expense would be the \$250 deductible.*

Total Expenses	\$2,263
Accident Deductible (what you pay)	-\$250
Medical Expense Benefits Paid	\$2,013

While this is an example of a recent claim payout, reimbursement is subject to the state availability, terms, conditions and benefit levels of your plan. Payouts may vary by state. Identifying information has been changed.



A plan for every situation.

Members Accident Deductible Insurance plans offer flexible options:

- ✓ A selection of plans with maximum benefit amounts ranging from \$1,000 to \$10,000
- ✓ \$100 - \$250 deductibles
- ✓ Individual and Family coverage
- ✓ Freedom to choose any provider

Rates:*

	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$5,000	\$5,500	\$6,000	\$10,000
Deductible	\$100	\$100	\$100	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Single Rate ⁺	\$17.80	\$20.70	\$22.02	\$23.89	\$24.89	\$27.98	\$28.49	\$29.21	\$31.52	\$33.84	\$44.46
Family Rate ⁺	\$31.72	\$37.81	\$40.55	\$44.49	\$46.60	\$53.08	\$54.14	\$55.67	\$60.53	\$65.39	\$87.70

How it saves money:

Members Accident Deductible Insurance is designed as a supplement to a major medical plan. For example, Jenny purchases a \$6,000 deductible Qualified Health Plan, costing \$164 each month, and pairs it with her Members Accident Deductible Insurance plan with \$6,000 of benefits for \$33.84 each month (\$197.84 total each month two plans). Jenny is **saving \$121.16 per month** (\$1,454.92 per year) instead of selecting a Silver QHP plan with a \$3,000 deductible.**



More Value for NAR Members: Telemedicine services are included too!***

As part of the ADI plan, NAR members have access to telemedicine services. Telemedicine is a 24/7/365 physician service allowing you to call, webcam, or email a doctor when you need basic medical diagnosis or treatment.



Available Anywhere

Telemedicine can be used anywhere, even when traveling internationally. No appointment needed.



U.S. Board-Certified Doctors

Speak with U.S. Board Certified family practitioners, pediatricians, and specialists - typically in less than 20 minutes.



Non-Emergency Diagnosis

Diagnosis, consultation, and temporary prescriptions for non-emergency conditions such as allergies, asthma, cold and flu, ear infections, nausea, sore throat, and more.



NOTE: Accident Deductible Insurance Plans are underwritten by the United States Fire Insurance Company, rated "A" (Excellent) by AM Best 2014. Accident Deductible Insurance is NOT a major medical plan and will not meet the mandates of the Affordable Care Act if used alone. It is meant to be used as a supplemental insurance product with a major medical plan to reduce out-of-pocket costs in the event of an accident. Telemedicine is not an insurance benefit and is not underwritten by United States Fire Insurance Company.

* Based on eligibility (age, NAR membership, and state availability). Currently not available in CO, ME, MD, MT, MO, NH, NY, NC, OR, UT, WA, Guam, Puerto Rico or USVI. Rates are accurate as of April 2015.

** Blue Cross Blue Shield of Illinois, Blue PPO Silver 004 plan and Blue Cross Blue Shield of Illinois Blue Choice Bronze PPO 006 plan quotes completed 12-2014, female aged 35 years, zip code 60516.

*** TELEMEDICINE IS NOT INSURANCE. Telemedicine is not available in AK or ID. Telemedicine does not replace the primary care physician. There are no guarantees that a prescription will be written. DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse will not be prescribed. Physicians reserve the right to deny care for potential misuse of services. For complete terms of use visit www.mdlive.com/pages/terms.html

+ The Insurance Premium is the premium rate charged for the insurance coverage underwritten by United States Fire Insurance Company. The Insurance Premium for the following memberships are listed by benefit amount; **\$1,000**: Single Rate = \$9.83, Family Rate = \$20.63; **\$1,500**: Single Rate = \$12.08, Family Rate = \$25.36; **\$2,000**: Single Rate = \$13.10, Family Rate = \$27.50; **\$2,500**: Single Rate = \$14.56, Family Rate = \$30.56; **\$3,000**: Single Rate = \$15.33, Family Rate = \$32.20; **\$3,500**: Single Rate = \$17.73, Family Rate = \$37.23; **\$4,000**: Single Rate = \$18.13, Family Rate = \$38.05; **\$5,000**: Single Rate = \$18.69, Family Rate = \$39.24; **\$5,500**: Single Rate = \$20.48, Family Rate = \$43.02; **\$6,000**: Single Rate = \$22.28, Family Rate = \$46.79; **\$10,000**: Single Rate = \$30.53, Family Rate = \$64.12.