



*"The Nation's Leading  
Limited Benefit Health Plans"*

*Solutions Series*  
HEALTH INSURANCE



*A Defined Benefit Health Insurance Plan for AIM Members*  
*Not A Major Medical Plan*

**Affordable Coverage for Individuals & Families**

INSURED BENEFITS INCLUDE:



- ♦ Any Doctor or Choose a Network Provider
- ♦ High Hospital & Surgical Benefit
- ♦ ICU/CCU Benefit (Some Plans)
- ♦ Daily Hospital Benefit up to 100 Days Annually
- ♦ Plan Pays as a % of Medicare Re-imbusement
- ♦ Doctor Visits
- ♦ No Lifetime Maximum Benefit Limit

- ♦ Anesthesia Benefit
- ♦ Up to \$400 per Visit for Lab & X-ray
- ♦ Up to \$150 for Preventative Care
- ♦ Up to \$5,000 Accident Benefit
- ♦ HIPAA Compliant for Creditable Coverage
- ♦ Maternity Coverage
- ♦ No Co-ordination of Benefits

*All plans utilize the MultiPlan PPO Network of over 600,000 providers Nationwide.*



# Solution Series

A Defined Benefit Health Insurance Plan

PLAN BENEFITS	Silver	Gold	Diamond	HealthMax Plus
<b>Physician Office Visit:</b> Plan will pay the benefit amount shown for the treatment of a covered illness or injury.	<b>\$50 per visit</b> 5 visits per person per policy year.	<b>\$75 per visit</b> 5 visits per person per policy year.	<b>\$75 per visit</b> 5 visits per person per policy year.	<b>\$100 per visit</b> 7 visits per person per policy year.
<b>Diagnostic Testing &amp; X-Ray</b> Plan will pay upto the benefit amount shown.	<b>\$50 per visit</b> 3 visits per person per policy year.	<b>\$100 per visit</b> 3 visits per person per policy year.	<b>\$150 per visit</b> 3 visits per person per policy year.	<b>\$400 per visit</b> 5 visits per person per policy year.
<b>Preventive Care Test:</b> Plan will pay the benefit amount shown for a preventative test listed in the Policy Certificate	<b>\$100 per visit</b> 1 visit per person per policy year.	<b>\$100 per visit</b> 1 visit per person per policy year.	<b>\$150 per visit</b> 1 visit per person per policy year.	<b>\$150 per visit</b> 1 visit per person per policy year.
<b>Daily Hospital Confinement:</b> Plan will pay the daily benefit shown if you are admitted into the hospital as a result of a covered sickness or injury.	<b>\$750 per day</b> Maximum of 100 days per person per policy year.	<b>\$1000 per day</b> Maximum of 100 days per person per policy year.	<b>\$1000 per day</b> Maximum of 100 days per person per policy year.	<b>\$1000 per day</b> Maximum of 100 days per person per policy year.
<b>ICU / CCU Daily Benefit:</b> Plan will pay the daily benefit shown if you are admitted into the hospital as a result of a covered sickness or injury.	<b>No Coverage</b>	<b>No Coverage</b>	<b>\$1000 per day</b> Maximum of 5 days per person per policy year.	<b>\$1000 per day</b> Maximum of 15 days per person per policy year.
<b>Hospital Admission Benefit</b>	<b>No Coverage</b>	<b>No Coverage</b>	<b>No Coverage</b>	<b>\$2000 per Stay</b>
<b>Surgery Benefit (Inpatient or outpatient):</b> Plan will pay up to the benefit amount shown for a required surgery as a result of a covered procedure. (No Annual Maximum)	<b>50%</b> of Medicare Schedule	<b>80%</b> of Medicare Schedule	<b>100%</b> of Medicare Schedule	<b>100%</b> of Medicare Schedule
<b>Anesthesia Benefit</b>	<b>No Coverage</b>	20% of surgery benefit	20% of surgery benefit	25% of surgery benefit
<b>Accident Medical Benefit</b>	<b>\$2,500 Annual</b> Max.\$100 ded; 80% coinsurance	<b>\$5000 Annual</b> Max.\$100 ded; 80% coinsurance	<b>\$5000 Annual</b> Max.\$100 ded; 80% coinsurance	<b>Optional</b>
<b>Critical Illness Included:</b> <i>Primary insured only</i>	<b>No Coverage</b>	<b>\$2,500</b>	<b>\$2,500</b>	<b>\$5000</b> for primary & spouse
<b>AIM RX Gold Drug Plan</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>NO LIFETIME MAXIMUM BENEFIT</b>				

**DISCLAIMER:** Our medical plans are a low-cost alternative (**Limited Medical**), providing medical insurance at fixed amounts. The Limited Benefit Medical Plan offered thru **AIM** is a group insurance program. The group insurance benefits vary depending on the plan selected.

This insurance is not 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. "For costs and complete details of the coverage, call your insurance agent."

\*\*Policies may have a **pre-existing condition limitation**. A pre-existing condition is a condition, physical or mental, regardless of cause or condition, for which medical advice, diagnosis, care or treatment was recommended or received from a physician within a 12 month period preceding the effective date of covered person.

The Solutions Series plans: Silver, Gold, Diamond and HealthMax Plus plans are HIPAA Qualified. Those individuals entering the plan presenting a Certificate of Continuous Creditable Coverage, with no more than a 62 gap in coverage, will receive credit toward the plans pre-existing conditions limitation. In addition, individuals who leave these plans will receive a HIPAA Certificate of Creditable Coverage. The Benefits represented in this brochure are contracted through a combination of carriers. Not all benefits and coverages are available in all states.

## AIM HEALTH PLAN MEMBERSHIP ELIGIBILITY

- Individuals between the ages 18 - 64 (if applying as a couple, both you and your spouse must be under 65) and dependant children under age 25.
- Individuals not in full-time service of the Armed Forces (military).
- Individuals not eligible for Medicare or disability.

## 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. Not all benefits and coverages available in all states. Please consult your agent for complete details.

AIM

# Additional AIM Membership Benefits

## AIM Rx Gold Card Benefit

**Included on all 4 plans!** AIM Rx has teamed up with one of the most reliable and reputable Multinational Pharmacies operating today.

- **No Deductibles**
- **No Annual Maximum**
- **No Exclusions**
- **We accept all pre-Existing Conditions**

### Brand Name Co-pays of:

\$25, \$40, \$50, \$60 & \$70

**\$5 & \$10 Generic Mail Order:** As part of our commitment to lowering health care costs, AIM Rx Gold offers over 400 prescription drugs at only \$5 per 30 day supply or \$15 for a 90 day supply. Over 1000 other generics at a \$10 Co-pay.

**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 Gold Card is accepted by over 56,000 pharmacies so you won't have to look far to save money.

- Brand Name: 13% off AWP
  - Generic: Up to 70% off AWP
- AWP: Average wholesale price.

**ACCESS Rx Prescription Advocacy:** Plan members have access to the Nation's Leading Prescription Advocacy. With the ever increasing cost of prescription medications, ACCESS Rx offers valuable cost saving solutions and resources to our members.

- **Pharmacist Now** – Receive access to a licensed pharmacist for your medication questions
- **Drug price Search** – Locate the most inexpensive prescription medications in your neighborhood.

**Medication Analysis** – Allow our highly trained staff to help you determine the most economical solutions for your medication needs.

**- 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 and speak with a friendly customer service representative to learn how you can save on maintenance medications.



AIM Rx gold card

1-800-758-1751

## Aetna Dental Access

Immediate savings at over 76,000 participating Aetna Network Dental Providers. 15-50% discounts on nearly every type of dental procedure, including crowns, x-rays and fillings, as well as orthodontia, periodontics and endodontics. No pre-existing conditions or waiting periods! [www.locateproviders.com](http://www.locateproviders.com)

## Coast to Coast Vision

Vision Plan has contracted with over 12,000 eye care locations nationwide. Members save on eyeglasses, contacts, eye exams and surgical procedures. Savings of 20% to 60% on prescription eyewear. Also save 10% to 20% on contact lenses at participating retail locations. Save 40% to 55% off the overall national average on LASIK surgery. [www.locateproviders.com](http://www.locateproviders.com)

## Hearing Care Plan

Most insurance plans do not provide coverage for hearing aids and devices. AIM Members receive access to offers a full range of hearing instruments with savings between 50-65% off manufacturer suggested retail price.

## Diabetes Care Discount Plan

Members receive a comprehensive diabetes maintenance program to help take charge and manage chronic diabetes conditions. The program provides access to a full line of state-of-the-art glucose meters, test strips and lancets. Members experience savings between 10-40% every month, compared to average retail prices on diabetic supplies.

## 24 Hour Nurse Line\*

AIM has partnered with CareNet to provide you with a truly revolutionary healthcare benefit. You and your family can now consult with a registered Nurse 24/7 via telephone or secure e-mail.

- **On Call Consultation** (talk to a nurse immediately for general advice and Q&A)
- **E-Consult** (e-mail a nurse for general advice and Q&A)
- **By Appointment Consultation** (set a time to talk to a nurse.)
- **Personal Health Manager** (online health portal)

## Alternative Medicine & Treatment

Utilizes a nationwide complimentary health care network of more than 20,000 credentialed providers, including more than 14,000 Chiropractors. Our complimentary healthcare network includes:

- Chiropractor
- Massage Therapist
- Acupuncturist
- Registered Dieticians.

**And more....**

\*Available on HealthMax Plus ONLY.

# Optional Riders



**Choose from one of the available riders to increase your plan coverage.**

## Best Rx

If medication costs are a major concern, you can increase your prescription benefit by upgrading to the Best Rx Card. This card includes all the same great benefits of the AIM Rx Gold Card plus a fully insured \$15 Generic Co-pay Plan. Receive a 30 day supply at over 56,000 pharmacies nationwide. Members access a huge generic formulary of the most popular prescribed medications with a \$1,800 annual benefit per person.

## \$5,000 or \$10,000 Family Accident Rider

This rider covers you and your entire family up to \$5,000 or \$10,000 for medical expenses due to an accident; with only a \$100 deductible the plan then pays 100% of the medical costs to \$5,000 or \$10,000 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 a onetime \$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.

**IMPORTANT:** Riders are **NOT** HIPAA Qualified.

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**For More Information Contact:**

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