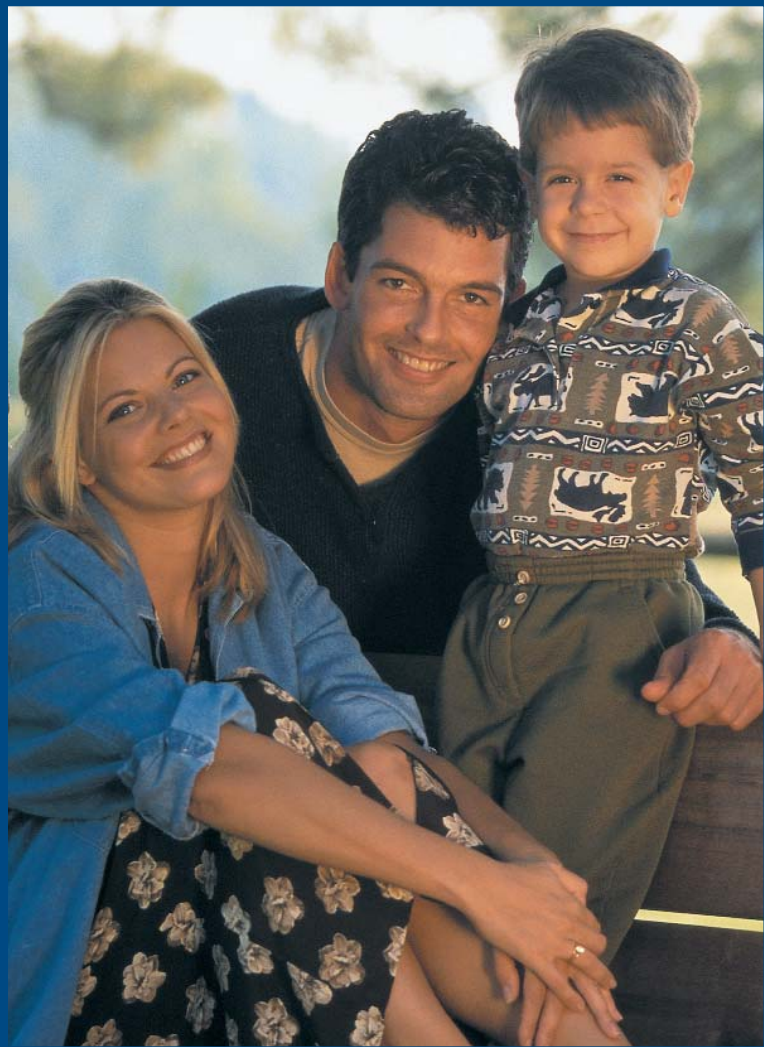


Elite *advantage*

Valuable Insurance for
Association Members & Their Families



✓ **Protection** For You
and Your Family

✓ **Providing Choice**—
Build Your Own Plan Design

✓ **24 Hour Coverage**
For The Self-employed



Part of the *advantage* Series

Build Your Own Plan!

Health insurance is a personal issue. You want a plan that meets your individual needs and fits your budget. We've designed the Elite *advantage* plan to be customized by you—so you have the insurance you want. Why have an ordinary plan when you can have the *advantage* of your own Elite *advantage* plan?

Included in Your Plan:

Lifetime Maximum Per Person

\$5,000,000

\$1,000,000 Organ Transplant at Centers of Excellence

Life Insurance

Primary Insured

\$15,000 Term, AD&D, Common Carrier & \$10,000 Orphan's Benefit

Dependent Life Insurance

Spouse

\$2,000 Term

Child(ren)

\$1,000 Term 6 months or older

\$500 Term younger than 6 months

1.

Physician Office Visits

Paid Subject to Deductible and Coinsurance

Paid after a \$30 Copay

2.

Prescription Drug Programs

Pharmacy Advantage

Generic Only with a \$15 Copay

Three Tier with \$100 Deductible for Brand Name Drugs

3.

Deductibles

\$500

\$2,500

\$1,000

\$5,000

4.

Benefit Percentages

CHOOSE THE OPTION THAT BEST MEETS YOUR NEEDS.

5.

Wellness Benefits \$500 Per Year

CHOOSE THE BENEFIT YOU PREFER

Paid Subject to Deductible & Coinsurance

First-dollar Coverage

6.

Additional Deductibles for Treatment Facilities

\$250 Outpatient Surgical \$500 Inpatient Hospital

None

7.

Optional Benefits

ENHANCE YOUR PLAN BY SELECTING OPTIONAL BENEFITS WHICH CAN HELP PAY UNEXPECTED EXPENSES.

DEDUCTIBLE AND COINSURANCE

Covered office visits are credited toward your deductible and are payable once deductible and coinsurance are met.

PAID AFTER A \$30 COPAY

Office visit charges for an In-Network physician are covered after a \$30 copay. Office visit charges for an Out-of-Network physician are paid subject to your deductible and coinsurance.



PHARMACY ADVANTAGE

Generic and Brand Name Drugs are purchased by insured using available discounts of Pharmacy Advantage Card (Not an insurance benefit.)

GENERIC ONLY

Generic Prescription Drugs:

100% coverage after \$15 copay

Brand Name Prescription Drugs:

Purchased using available discounts

THREE TIER

Generic Prescription Drugs:

100% coverage after \$15 copay

Brand Name Prescription Drugs:

Formulary: 80% coverage after \$25 copay

Non-Formulary: 70% coverage after \$35 copay

See page 4 for details

The Deductible is the amount you pay for covered expenses during a calendar year before your health insurance begins paying benefits.

The family maximum deductible is 3 times the individual amounts regardless of the number of persons covered—a plus for larger families.

Your plan has a separate deductible which applies to charges for Out-of-Network providers. This is twice the amount of the deductible which applies to charges for In-Network providers.

Benefit percentage is the percentage we pay for covered services. The out-of-pocket amount applies to each covered person per calendar year with a per family maximum of 3 times the per person amount.

Benefit Percentage

Out-of-Pocket Amount

(in addition to deductible)

	In-Network	Out-of-Network	In-Network	Out-of-Network
<input type="checkbox"/>	90%	70%	\$500	\$1,500
<input type="checkbox"/>	90%	70%	\$1,000	\$3,000
<input type="checkbox"/>	80%	60%	\$1,000	\$2,000
<input type="checkbox"/>	80%	60%	\$2,000	\$4,000
<input type="checkbox"/>	60%	50%	\$2,000	\$2,500
<input type="checkbox"/>	60%	50%	\$4,000	\$5,000

DEDUCTIBLE & COINSURANCE

Covered expenses are credited toward your deductible and are payable once deductible and coinsurance are met.

FIRST-DOLLAR COVERAGE

Pays 100% of covered expenses without any need to meet your deductible.

Expenses above \$500 per person per year and Out-of-Network expenses are not covered.

Choosing these additional deductibles for treatment in an outpatient surgical facility or in a hospital will reduce the cost of your plan.

The amounts shown are for In-Network charges, Out-of-Network amounts are double.



Accident Expense

Pays first-dollar doctor, hospital, x-ray, lab test and related charges up to the selected maximum per person per calendar year.

- \$500 \$2,500
 \$1,000 \$5,000

Critical Payment

Provides the Primary Insured a lump-sum benefit payment when surviving a covered critical illness or surgery, such as life-threatening cancer, stroke, angioplasty or Alzheimer's.

- Age 16-40: \$25,000 Age 51-60: \$15,000
 Age 41-50: \$20,000 Age 61-64: \$10,000

Family Protection

Additional term life for the Primary Insured only.

- Age 16-49: \$35,000 (Total = \$50,000)
 Age 50-59: \$25,000 (Total = \$40,000)
 Age 60-64: \$15,000 (Total = \$30,000)

More Information About Prescription Drug Benefits

Pharmacy Advantage

The Pharmacy Advantage prescription drug program offers discounts on preferred generic and brand name drugs at more than 56,000 participating pharmacies.

When you present your prescription drug card to a participating pharmacy, you can receive overall savings when paying for your prescriptions. While savings vary by drug and location purchased, those using the card can average nearly a 15% savings off standard retail prices throughout the year. You can save even more by taking advantage of the mail-order program that is available with your Pharmacy Advantage card that provides additional discounts on popular drugs.



Generic-Only*

Our Generic-only Prescription Program will save you out-of-pocket costs when you select a generic drug. You pay no more than \$15 copay when you purchase a 30-day supply of a generic drug at a retail pharmacy. You can reduce the cost of your drugs by choosing generic drugs.

Take advantage of our mail-order program for generic drugs you take on a regular basis for additional savings. You pay a \$30 copay for a 90-day supply. Our mail-order program provides free shipping and easy reordering.

You can purchase a brand name drug at a discount when using your Generic-only drug program.

Three Tier*

Our Three Tier Drug Program is for Generic, Formulary and Non-Formulary drugs and reduces your overall cost of prescription drugs. Greatest savings are realized when you and your doctor choose formulary or generic drugs.

The formulary is an expansive list of prescription medications that have met strict clinical criteria for safety and quality. This list is updated periodically based on a drug's safety and efficacy, therapeutic advantages, impact on patient outcomes and cost effectiveness. Our pharmacy benefit manager works with medical directors, physician providers and pharmacists to update the list.

You pay no more than your \$15 copay when you purchase a 30-day supply of a generic drug at a retail pharmacy. If you purchase a 30-day supply of a brand name drug you will be subject to a \$100 prescription drug deductible. This deductible is per person per calendar year with a 3 times family maximum. If the brand name drug is on the formulary list you will then pay 20% of the drug cost after a \$25 copay. If the brand name drug is not on the formulary list, you will then pay 30% of the drug cost after a \$35 copay.

Take advantage of the mail-order program for drugs you take on a regular basis for additional savings. You pay a \$30 copay for a 90-day supply of generic drugs. Brand name drugs will be subject to the \$100 prescription drug deductible shown above. Then you will pay 20% of the drug cost after a \$50 copay if the brand name drug is on the formulary list. If the brand name drug is not on the formulary list, you will pay 30% of the drug cost after a \$70 copay. Our mail-order program provides free shipping and easy reordering.

* Covered outpatient mental nervous drugs are paid at 50% of cost up to \$550 a calendar year.

LabOne

LabOne is offered as an additional cost containment program designed to compliment your healthcare plan. LabOne does not replace existing lab benefits. LabOne is a fully accredited and certified laboratory which performs most lab tests. They offer quality laboratory testing at significant savings over other labs. LabOne is a member-driven program that provides outpatient laboratory testing for covered services when specimens are sent to LabOne.

At the time of service, simply request that lab work be sent to LabOne for processing. LabOne will submit claims for services directly to the insurance company. If a provider is unable to collect the specimen, LabOne has contracted draw sites available.

If you have a deductible of \$500 or \$1,000 you will be in the LabOne Program and the insurance company is able to cover the full cost of lab testing for covered services. Therefore, LabOne provides outpatient lab services and specimens at no charge. You pay no deductible, no copayment and no coinsurance for these lab services.

If you have a deductible of \$2,500 or \$5,000 you will be in the LabOne Select Program and will receive discounts for your lab testing and specimens for covered services. Claims are subject to deductible and coinsurance.



Care Coordination Programs

For 24-7 Medical and Benefit Support

Call **1-877-575-4207 ANY TIME, ANY DAY** to:

- Gain assistance in finding the physician, specialty or medical provider you need
- Locate preferred providers near you
- Initiate inpatient precertification
- Receive general medical information. Should you need information for a specific medical condition, a medical professional will provide helpful information.

Non-Network Negotiation Service

If there is no provider within our network who performs the service you require, we will help locate a non-network provider and attempt to negotiate the cost with this provider to help save you money. Our purpose is to eliminate or reduce any balance billing you will receive from these providers. We will be your advocate with these medical providers!

Enhanced PPO Referral Service

Whether you are home or traveling, one convenient number (**1-877-575-4207**) connects you with customer service representatives who work closely with you to locate and direct you to a PPO provider. Using a PPO provider is your best way to keep more money in your pocket:

- Lower copayment for you
- Protection from charges above reasonable and customary amounts
- Gives you the comfort of knowing that your PPO benefits travel with you while you are vacationing or away from home
- When you obtain medical services from a Travel PPO provider outside your state of residence, covered charges will be paid in accordance with in-network benefits as outlined in the insurance company's PPO plan

Disease Management Early Identification Program

We know that if you manage certain conditions when they are first identified, you can lead a more productive life. Our Registered Nurse Case Managers provide education and support to you and your doctor to help manage these conditions.

Case Management— Special Care for Special Cases

A Registered Nurse Case Manager is available to work with you and your doctor to facilitate quality cost-effective care. This service applies to catastrophic illnesses and injuries as well as other medical conditions to monitor and coordinate care, from hospitalization through rehabilitation.

"Building Blocks" High Risk Pregnancy Program

Our Registered Nurse Maternity Case Manager helps identify pregnancy risks, answer questions and provide valuable information and support. If you are a high risk mother, we offer a personal case manager to work with you and your doctor. This service is available, even if you do not have maternity coverage with us.

Cancer Case Management Program

Our Registered Nurse Oncology Case Manager answers questions, provides educational information and discusses treatment options with you. In addition, the Case Manager maintains contact with you and your physicians to assist in coordinating your care and maximizing your medical benefits.

Additional Information

Health insurance plans offered through the Association are not available in all states. Submission materials may vary by state.

Initial 12-month Rate

To help control your costs, we will maintain your initial rate for medical benefits during the first 12 months of coverage. Exceptions that may affect your rate during the first 12 months are: 1) moving to a different location; 2) changing your benefit levels; 3) changing your optional coverage; 4) administrative charge adjustments; and 5) changing your network.

Applications are Subject to Underwriting and Home Office Approval

Upon receipt of the enrollment materials at the Home Office, the Member will receive a verification telephone call to make sure the application is completed correctly. The enrollment materials will then be reviewed by the Home Office's underwriters. The underwriter will determine eligibility for the plan and its benefits. No insurance for the Member or dependents will become effective unless and until written notice of approval specifying the effective date of coverage is received from the Home Office. Should the Home Office reject the application, its only obligation will be the return of your initial payment.

The insurance company reserves the right to rescind, cancel or terminate coverage for any individual who is found to have not fully disclosed any material answer or information during verification or on an insurance application.

Please Note:

- This brochure is not an insurance certificate booklet. Not all policy provisions, exclusions and limitations are listed. The certificate booklet, which is issued upon approval of coverage, will contain a summary of the coverage with a complete list of covered charges, exclusions and limitations. To review a sample copy of the certificate booklet, just ask your agent.
- Your state laws may mandate that the coverage described in this brochure be changed. Please refer to the insert accompanying this brochure for a description of these changes, if applicable.
- This plan is not being sold as an employment benefit plan, and the Member's employer is not responsible, either directly or indirectly, for paying the premium or benefits; therefore, any state small employer laws do not apply.
- No agent has the authority to change any benefits, to bind coverage with the insurance company, or to promise a specific effective date.

More About Your Valuable Health Coverage

Benefits for Specialized Situations*

Mental Illness & Alcoholism

Inpatient and outpatient payable at 50%, with a \$2,000 calendar year maximum for inpatient confinement and a \$550 calendar year maximum for outpatient expenses. Doctor visits paid at \$10 per visit included in the \$550 outpatient calendar year maximum.

Treatment for Spinal Subluxation

\$15 per day up to a calendar year maximum of \$300 per individual or \$600 per family. X-rays payable up to a calendar year maximum of \$75 per individual or \$150 per family.

Sterilization

\$350 lifetime maximum.

Allergy Testing

Payable up to a calendar year maximum of \$500 per individual or \$1,000 per family.

Growth Disorder

Payable up to \$25,000 lifetime maximum.

Occupational, Speech and Physical Therapy

Payable up to \$50 per visit with a maximum of 25 visits per calendar year.

Hospice Benefit

\$200 per day up to a \$10,000 inpatient lifetime maximum. \$100 per day up to a \$3,500 outpatient lifetime maximum.

Cosmetic Surgery/Treatment

Payable if required to restore a part of the body altered as a result of accidental bodily injury, surgery or disease that occurred while insured with us and for which benefits are payable.

Repair of Injury to Teeth

Resulting from an accidental injury occurring while insured with us.

Emergency Room Additional Deductible

An additional deductible of \$75 applies for emergency room visits due to sickness. It is waived if admitted to hospital within 24 hours.

Extended Care Facility

60-day maximum benefit following a hospital confinement when a person is totally disabled.

Hospital Preadmission Certification

Unless varied by state law, your doctor or hospital must contact us, at the phone number on your insurance card, at least 72 hours before a scheduled admission to the hospital or within 48 hours following an emergency admission. There is no need to precertify outpatient services.

Precertification will assure that you maximize your medical benefits and have the opportunity to take advantage of our Case Management services, where appropriate.

Failure to Obtain Certification:

A precertification penalty of \$500 or 20% of covered charges, up to \$1,000 maximum, whichever is greater, for each treatment will apply where precertification is required but not obtained. The penalty will apply before the deductible and coinsurance and will not be applied to the out-of-pocket maximum.

Preexisting Conditions

Unless varied by state law, a preexisting condition is, within a two (2) year period immediately prior to the effective date of insurance, any condition that: (a) produced signs or symptoms; or (b) would cause an ordinarily prudent person to seek medical advice, consultation, diagnosis, care or treatment, or (c) resulted in medical advice or consultation given or treatment recommended (or rendered) in any manner by a medical care provider; or (d) caused medication to be taken for treatment of a condition, sign or symptom.

Preexisting condition also includes any related or resultant complication of a preexisting condition.

After two (2) consecutive years of coverage under the plan, benefits are payable for preexisting conditions unless specifically excluded from coverage by either plan provisions or an exclusion rider. Conditions fully disclosed on the initial application for insurance, during the telephone verification process or when evidence of insurability is required will be covered unless otherwise excluded from coverage by name or specific description. Any covered preexisting condition is subject to all other terms of this plan.

* Benefits vary by state. All benefits are subject to deductible and/or coinsurance.

Limitations, Exceptions and Reductions on Optional Benefit for Critical Payment

- 90-day waiting period—No benefits will be paid during this time.
- When an Insured Person attains age 70, the applicable Maximum Benefit shown in the Schedule of Benefits is reduced to 50% of the amount which would otherwise be payable. Benefits are paid based on the Maximum Benefit in effect on the Date of Diagnosis.
- Only Specified Critical Illnesses and Specified Surgeries as defined in the certificate or policy are covered.
- No benefits are payable for a Preexisting Condition which occurs during the first 24 consecutive months of insurance. See above for a definition of Preexisting Conditions.
- Benefits for one Insured Person cannot exceed the applicable Maximum Benefit.
- No benefits are payable if a claim results from any of the following: suicide or attempted suicide, while sane or insane; war or act of war, whether declared or not; participating in or contracting with the armed forces; misuse of alcohol or the use of or taking of any narcotic, barbiturate or any other drug unless taken or used as prescribed by a Doctor; an Insured Person intentionally causing a self-inflicted injury or participating in or attempting to participate in an illegal activity.

Additional Information

Exclusions

No benefits will be paid for charges:

- For transportation, except local transportation to or from a hospital by ambulance.
- For fertility or infertility treatment.
- For replacement of artificial limbs and eyes.
- For blood or blood plasma which has been replaced.
- For donation of any body organ by an Insured Person.
- For services performed by a person who ordinarily resides in the Insured Person's home or is a Close Relative of the Insured Person or by the Insured Person's Employer or partner.
- For any Cosmetic Surgery/Treatment, unless required to restore a part of the body which has been altered as a result of certain conditions that occurred while the Insured Person was insured by the Policy.
- For Custodial Care.
- Applied to a Deductible or Coinsurance amount.
- For services or Treatment not prescribed by a Doctor or for services or Treatment not shown as covered.
- For any Sickness or Injury that is subject to and paid or payable under any state or federal workers' compensation law or other similar statute or occupational disease law.
- For expenses incurred after the insurance terminates, except as may be provided under an Extended Benefits provision.
- For Treatment or services Experimental or Investigational in nature.
- For services in a nursing or convalescent home or Extended Care Facility.
- Which are not Necessary to the care or Treatment of a Sickness or Injury.
- For eye refractions, eye glasses, or contact lens, including fittings and examinations, or eye surgery, when the primary purpose is to correct myopia (nearsightedness), hyperopia (farsightedness) or astigmatism (blurring), including, but not limited to radial keratotomy and vision therapy.
- For Treatment, services or supplies furnished by a department or agency of the United States Government.
- For hearing aids, including fittings and examinations.
- For services and supplies eligible for payment by a governmental or charitable program, except as required by law.
- Which would not have been made if no insurance existed.
- For recreational or educational therapy or vocational rehabilitation.
- Except as allowed under Covered Charges Subject To Limitations, for speech or occupational therapy and related diagnostic testing.
- For which the Insured Person is not legally obliged to pay.
- For Treatment or services which are not generally accepted medical practices in the United States for a given Sickness or Injury.
- For Treatment of obesity, morbid obesity or for weight reduction purposes.
- For Injury that results from participation in any assault, strike, civil disorder or riot.
- For the Treatment of sexual dysfunction or inadequacies.
- For routine physical or premarital examination except as covered under any preventive medical benefit.
- For preexisting conditions.
- For a private room in excess of the average semiprivate Room and Board rate.
- In excess of Reasonable/Usual and Customary charges.
- For services or supplies prohibited by law.
- For sex changes.
- For reversal of sterilization.
- For Treatment of controlled or prohibited substance abuse, including any conditions caused by, or related in any manner to, such abuse.
- Resulting from any suicide, attempted suicide or intentionally self-inflicted Injury or Sickness while sane or insane.
- For examination, Treatment or surgery of the teeth, gums or direct supporting structure except for repair of Injury to sound natural teeth within ninety (90) days of the date of an accident.
- For a Sickness or Injury caused by any act of war, whether or not declared.
- For surrogate pregnancy.
- For breast reconstruction, unless due to a Medically Necessary mastectomy or to produce a symmetrical appearance of the other breast related to a mastectomy.
- For the Treatment of complications with a surgical or medical Treatment that is not a covered surgical or medical Treatment.
- Services and supplies that are covered under an extension of group health benefits provision by a previous employer-related health plan.
- For Injury that results either directly or indirectly from the Insured Person's participation in a hazardous activity.
- For Sickness or Injury resulting either directly or indirectly from the Insured Person's Intoxication or being under the influence of alcohol, drugs, controlled substances, or any other substance capable of mental or physical impairment, unless prescribed on the advice of a Doctor.
- For Sickness or Injury that results either directly or indirectly from the Insured Person's committing or attempting to commit or participation in a felony.
- For pregnancy, except Covered Complications of Pregnancy.
- For Outpatient prescription drugs under the medical plan.
- For Surgery of the jaw or for any Treatment of temporomandibular joint (TMJ) disorder. Treatment of jaw fractures and removal of tumors of the jaw will not be subject to this exclusion.
- For surgical repair of the eyelids, including, but not limited to, blepharoplasty or "eyebrow lifts."

Health Insurance Portability and Accountability Act (HIPAA)

The Health Insurance Portability and Accountability Act (HIPAA) and related state laws require insurance companies to offer coverage to Eligible Individuals on a guaranteed-issue basis and without a preexisting condition exclusion. Such coverage is not required in states that have enacted alternative mechanisms. Where required by state law, the insurance company will offer coverage to Eligible Individuals. Refer to your brochure insert for the type of coverage available to Eligible Individuals in your area.

In general, Eligible Individuals are individuals who satisfy the following requirements:

- Have been insured under Creditable Coverage for at least 18 months (with no more than a 63-day gap in coverage), the most recent being under an employer-sponsored, governmental or church plan;
- Are not eligible for coverage under an employer-sponsored plan, Medicare or Medicaid;

- Do not have other health insurance coverage;
- Whose most recent coverage was not terminated for nonpayment or fraud;
- Who are not eligible for COBRA or state continuation.

Creditable Coverage means: employer-sponsored coverage; health insurance coverage; Medicare; Medicaid; CHAMPUS; tribal organization programs; public health plans; Peace Corp plans.

Our Plans are Sold in Connection with a National Association

By joining the Association, you'll have access to savings on a broad range of healthcare and life-style products and services—many of which you'll use every day. This health insurance is sold in connection with Association membership. The health insurance plans are described in this brochure.

CRL and the Association are unaffiliated entities. A portion of your Association dues is paid to the insurance company for certain administrative and other services it provides to the Association. CRL does not receive any other compensation from the Association.

Our Commitment

At Central Reserve Life Insurance Company, we are committed to providing valuable service and health insurance products at affordable prices. Our mission is to fully serve the needs of all those associated with our company.

To apply for a health insurance plan or to receive your free quote, contact your agent.



Your representative is:

PLANS UNDERWRITTEN BY:

Central Reserve Life Insurance Company
(Policy form: GRP CAP - 108, GRP CAP - 102)



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Cleveland, OH 44136