

HM CARE ADVANTAGE

A LIMITED BENEFIT MEDICAL PLAN

Limited Health Insurance Coverage for:

- Daily In-Hospital
- Additional Daily Benefit for First Day of Hospital Confinement
- Surgery
- Anesthesia
- Outpatient Diagnostic Testing
- Office Visit (Physician/Licensed Practitioner)
- Inpatient Visits - Physician
- Outpatient Hospital Service
- Hospital Emergency Room
- Wellness Service
- Wellness Screening Test
- Ambulance Service
- Discount Plan or Outpatient Prescription Drug Insurance

Additional Benefits:

- National Provider Network
- Health Information On-Call
- Health Information On-Line
- Vision Discount
- Fitness/Wellness Discount

HM Care Advantage Benefits

- This plan pays a fixed dollar amount for covered medical services to help meet the basic health insurance needs of employees and their families.
- 82% of the population under age 65 has less than \$3,000 total health care expenses.*
- National Preferred Provider Network (NPPN) offers discounts on fees charged to members when a network physician, hospital or facility is used. Discounts continue for the member even if specified benefits are exhausted.
 - The network has more than 550,000 physicians, nearly 4,000 acute care facilities, and more than 90,000 ancillary care provider locations in all 50 states.
- The plan is guaranteed issue (requiring no medical underwriting) and contains no pre-existing limitations.
- Benefits can be paid directly to the employee or provider.

*2003 Medical Expenditures Panel Survey, U.S. Agency for Health Research and Quality. Published November 20, 2006.

To Learn More

Health Alliance for Nonprofits is available for employers to assist with inquiries related to coverage, benefits and enrollment. To reach Health Alliance for Nonprofits, call **800.273.6709** (toll free) from 8:30 a.m. to 5:00 p.m. Eastern time, Monday through Friday.

About HM Life Insurance Group

HM Life Insurance Company is a member of the HM Insurance Group, based in Pittsburgh, PA. HM Insurance Group provides group health-related insurance products nationally to protect businesses and their employees from potential financial losses associated with health care costs. HM Life Insurance Company has received "A-" (Excellent) ratings from A.M. Best Company, one of the country's oldest and most respected rating agencies.



This coverage provides group indemnity medical insurance. It does not provide major medical or comprehensive medical insurance.

Medical coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM905 or similar. Prescription Drug coverage is underwritten by Fidelity Security Life Insurance Company, Kansas City, MO, under policy form series M-9031, M-9022 and M-9037. Administrative and/or customer support services are provided: for Health Information On-Call - Health Dialog Services Corporation; for Health Information On-Line and Fitness/Wellness Discounts - Preventive Health Services; for Pharmacy Discount Card - Caremark, Inc; for Vision - Davis Vision; for the Preferred Provider Network - National Preferred Provider Network and Indiana Health Network. Other administrative and/or customer support services may be provided by HM Life Insurance Company and HM Benefits Administrators. Products and services may not be available in all states. Certain exclusions and limitations may apply. See your certificate or other evidence of coverage for details. Coverage or service requested or the use of the specific association may not be available in all states.