

Association benefits include:

- > **Hearing Service Plan** EPIC Hearing Health Care brings you discounts and saving up to 50% off on testing and diagnostics and batteries not covered by major medical insurance. Between 35% - 65% off on name-brand hearing aids and products to protect and improve your hearing
- > **Emergency Travel Assistance** (Not available in Florida) Members receive numerous benefits when traveling more than 100 miles from your home. Emergency Evacuation/Repatriation, Transportation of escort & more
- > **Medical Cost Advocate** Consumers are faced with increased responsibility for health care costs. You don't have the time or experience to become a health care expert. Now you and your family have a partner to reduce health care costs through the power of expert review and negotiation before or after your expense had taken place.
- > **24/7 Nurse Hot-line** (Not available in Florida)
- > **Medical Emergency Data Card** In an emergency, getting vital information to medical personnel quickly could be critical. Gateway Medicaid keeps your medical profile handy at all times.
- > **DBM** Members have access to DiaTri's Concierge diagnostic scheduling service. Members get LIVE assistance in locating and scheduling diagnostic services in their immediate community; MRI, PET, CT EMG and a variety of lab services
- > **AT&T Premier Wireless Discount Program** NACHP members can save 8% per month on their ATT wireless bill.
- > **Members on Vacation** NACHP members receive discounts on air travel, hotel rooms, Cruises, car rentals and many more not available to the general public.
- > **Website Design and Hosting** NACHP members receive a 25% discount on all design and hosting services from Ke Solutions.
- > **Identity Theft Protection** - Members receive up to \$2500 reimbursement for expenses incurred that are a result of the theft of your identity.
- > **Child ID Safety Network** - Members receive the peace-of-mind that a photo and description are available for authorities when seconds count.
- > **Accudiet** - Members receive special pricing on accudiet.com, the all-in-one interactive toolkit for the personalized diet.
- > **Vitamins** - Members are provided a complete line of quality vitamins, nutritional supplements, herbal remedies, and generic over-the-counter medicines at discount prices.
- > **GEWDC** - Provides members and industry Alliance stakeholders with access to a wide range of Value-Added and cost effective programs designed to help improve operational Productivity, Efficiency and Effectiveness while reducing operating costs and enhancing PROFITABILITY.
- > **WebCE** - a leading nationwide provider of Continuing Education for insurance professionals provides state-approved self-study CE courses to satisfy your CE requirements online at a 10% discount!
- > **Global Education Systems** - Members receive a 20% discount on over 4000 courses averaging 3+ hours per course.
- > **University of Health Care** - Members receive 20% discount on the most comprehensive healthcare and job safety course content available on the web, from top experts.

Limited Insurance Benefits Included in Membership

The following limited insurance benefits are under the Group Critical Illness Insurance Certificate and is an added benefit of your membership featuring:

Critical Illness:

Pays a benefit if an insured person is first diagnosed with life threatening Cancer, Heart Attack, Kidney (Renal) Failure, Stroke, Coma, Coronary Artery Bypass, Loss of Sight, speech or hearing, Major Organ Transplant, Paralysis and Sever Burn per the Benefit Payment Conditions of Policy # CI 0009600201 for which benefits are payable under the policy. The Company will pay this benefit, subject to the Reduction Schedule if while the Policy is in force, and Insured Person is first Diagnosed with Critical Illness by a Physician, provided in your membership package.

\$10,000

Payment terms, full description of coverage, Pre-Existing Condition Limitations, Schedule of Benefits, Exclusions, Claim Provisions and General Provisions are all defined in the Certificate of coverage. To obtain more information about this insurance, please review your member welcome email, visit our website at www.NACHP.com or call 1-702-425-5749 and ask to speak to a licensed agent.

All members of the PowerPlan Program are enrolled into the National Alliance of Consumers and Healthcare Professionals (NACHP) to be eligible to receive these benefits. The insurance benefits are underwritten by National Union Fire Insurance Company of Pittsburg under the Group Critical Illness Insurance Certificate Policy Number (CIP 9600201) / Policy holder: the National Alliance of Consumers and Healthcare Professionals. Coverage becomes effective on the date provided in your membership materials.

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by National Union Fire Insurance of Pittsburg are its responsibility.

THIS IS NOT BASIC HEALTH INSURANCE. THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED LIMITED BENEFIT INDEMNITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH COVERAGE, MAJOR MEDICAL INSURANCE OR ANY OTHER MEDICAL EXPENSES REIMBURSEMENT INSURANCE PLAN.

CRITICAL ILLNESS PROGRAM

Payments of benefits upon the first diagnosis of the critical illnesses is subject to the diagnosis being made within the United States; the diagnosis being made while the insured person's coverage is in force under the policy and more the 30 days after the person's effective date of coverage; and Payment is not preclude by any general or specific exclusion or limitation set forth in this policy or any failure to meet any condition precedent set out in the policy. Once 100% of the maximum benefit amount has been paid for an insured person, coverage terminated and no further benefits are payable for that insured person.

COVERED PERSONS

Benefits are provided for Covered Expenses, to all Covered Persons when medical treatment, services and supplies are Medically Necessary for the care or treatment of an Injury or Sickness that occurs while coverage is in force for the Covered Person. Covered Expenses are incurred on the date that the service is performed.

Covered Person means You and any Eligible Spouse or Dependent for whom proper premium payment has been made and who is, therefore insured under this certificate.

Eligible Dependent means and Eligible Spouse, Dependent Child(ren).

Eligible Spouse means the Insured's legal spouse.

Eligible Dependent Child means the Insured's unmarried child including a natural child from the moment of birth, step, foster or adopted child while in the custody of the Insured and while the Insured is a party to a proceeding in which adoption of the child by the Insured is sought, and grandchildren who are living with and in the household of the Insured, under age 25 (29 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance.

The Limiting Age will be extended from the child's 19th birthday through the child's 24th birthday provided they are enrolled in a school as a full time student and attend classes regularly at an accredited college or university. "Child" includes stepchild, foster child, legally adopted child, a child of adoptive parents pending adoption proceedings, and natural child.

Maximum Benefit Amount per Insured Person:

Class: Family

\$10000 Member

\$10000 Spouse

\$1000 Child

Critical Illness Diagnosis Benefit – Percentage of Critical Illness	Maximum Benefit Amount	Enhanced Diagnosis Benefit – Percentage of Critical Illness	Maximum Benefit Amount
Life Threatening Cancer more then 90 days after Effective Date	100%	Coma	100%
Life Threatening Cancer within first 90 days of coverage	10%	Coronary Artery Bypass	25%
Heart Attack	100%	Loss of Sight, Speech or Hearing	100%
Kidney (Renal) Failure	100%	Major Organ Transplant	100%
Stroke	100%	Paralysis	

The following Rider is attached to and made part of the coverage under the Policy as of the Policy Effective Date. The Rider is subject to all provisions, limitations and exclusions of the Policy that are not specifically modified by the Rider(s).

REDUCTION SCHEDULE

The amount payable for a critical Illness will be reduced by 50% if an Insured Person is age 65 or older on the date the benefit becomes payable.

Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Severe Burn – Specific Body Area	
Face and Neck and Head	99%
Hand and Forearm Bellow Elbow Joint (Right)	22.5%
Hand and Forearm Bellow Elbow Joint (Left)	22.5%
Upper Arm Bellow Shoulder Joint to Elbow Joint (Right)	13.5%
Upper Arm Bellow Shoulder Joint to Elbow Joint (Left)	13.5%
Torso Bellow Neck to Shoulder Joints and Hip Joints (Front)	36%
Torso Bellow Neck to Shoulder Joints and Hip Joints (Back)	36%
Thigh Bellow Hip Joint to Knee Joint (Right)	9%
Thigh Bellow Hip Joint to Knee Joint (Left)	9%
Foot and Lower Leg Bellow Knee Joint (Right)	27%
Foot and Lower Leg Bellow Knee Joint (Left)	27%

PRE-EXISTING CONDITIONS LIMITATION

Benefits are not payable in connection with a Pre-Existing Condition during the initial 24 consecutive month the Insured Person has been enrolled for coverage, including any waiting period for coverage eligibility. A Critical Illness resulting from a Pre-Existing Condition commencing thereafter will be covered unless otherwise excluded by the Policy.

A **Pre-Existing Condition** means any illness or injury for which an Insured Person received any Diagnosis, medical advise or treatment or had taken any prescription medicine during the 24 months immediately preceding the effective date of the Insured's Person coverage under the Policy.

CLAIMS

Written notice of claim must be given to the Company within 20 days after an Insured's Person loss, or as soon thereafter as reasonably possible. Notice given by or on behalf of the claimant to the Company at American International Companies, AIG Claim Services – Accident and Health Claim Department, P.O. Box 25987, Shawnee Mission, KS 66225-5987, with information sufficient to identify the Insured Person, is deemed notice to the Company. Verbal notice must be given to NACHP within 20 days after an insured person's loss, or as soon as thereafter as reasonably possible by calling 800-992-8044.

GENERAL EXCLUSIONS

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. The Insured Person's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness;
2. The Insured Person being under the influence of drugs or intoxicants unless taken at the direction of the Physician;
3. The Insured Person's commission of or attempt to commit a felony;
4. The Insured Person's voluntary participation in any riot or civil insurrection;
5. Declared or undeclared war, or any act of declared or undeclared war in the United States and Canada; or
6. Any illness specifically excluded from the definition of any Critical Illness.

NACHP Healthcare Specialist

Marketed by **Cash Doctor**[®]

6919 W. Broward Blvd Suite 207

Plantation, Florida 33317

Phone: 702-425-5749 Fax: 800-470-1416

Last Revision: 1/7/2010



Association benefits include:

- > **Hearing Service Plan** EPIC Hearing Health Care brings you discounts and saving up to 50% off on testing and diagnostics and batteries not covered by major medical insurance. Between 35% - 65% off on name-brand hearing aids and products to protect and improve your hearing
- > **Emergency Travel Assistance** (Not available in Florida) Members receive numerous benefits when traveling more than 100 miles from your home. Emergency Evacuation/Repatriation, Transportation of escort & more
- > **Medical Cost Advocate** Consumers are faced with increased responsibility for health care costs. You don't have the time or experience to become a health care expert. Now you and your family have a partner to reduce health care costs through the power of expert review and negotiation before or after your expense had taken place.
- > **24/7 Nurse Hot-line** (Not available in Florida)
- > **Medical Emergency Data Card** In an emergency, getting vital information to medical personnel quickly could be critical. Gateway Medicaid keeps your medical profile handy at all times.
- > **DBM** Members have access to DiaTri's Concierge diagnostic scheduling service. Members get LIVE assistance in locating and scheduling diagnostic services in their immediate community; MRI, PET, CT EMG and a variety of lab services
- > **AT&T Premier Wireless Discount Program** NACHP members can save 8% per month on their ATT wireless bill.
- > **Members on Vacation** NACHP members receive discounts on air travel, hotel rooms, Cruises, car rentals and many more not available to the general public.
- > **Website Design and Hosting** NACHP members receive a 25% discount on all design and hosting services from Ke Solutions.
- > **Identity Theft Protection** - Members receive up to \$2500 reimbursement for expenses incurred that are a result of the theft of your identity.
- > **Child ID Safety Network** - Members receive the peace-of-mind that a photo and description are available for authorities when seconds count.
- > **Accudiet** - Members receive special pricing on accudiet.com, the all-in-one interactive toolkit for the personalized diet.
- > **Vitamins** - Members are provided a complete line of quality vitamins, nutritional supplements, herbal remedies, and generic over-the-counter medicines at discount prices.
- > **GEWDC** - Provides members and industry Alliance stakeholders with access to a wide range of Value-Added and cost effective programs designed to help improve operational Productivity, Efficiency and Effectiveness while reducing operating costs and enhancing PROFITABILITY.
- > **WebCE** - a leading nationwide provider of Continuing Education for insurance professionals provides state-approved self-study CE courses to satisfy your CE requirements online at a 10% discount!
- > **Global Education Systems** - Members receive a 20% discount on over 4000 courses averaging 3+ hours per course.
- > **University of Health Care** - Members receive 20% discount on the most comprehensive healthcare and job safety course content available on the web, from top experts.

Limited Insurance Benefits Included in Membership

The following limited insurance benefits are under the Group Critical Illness Insurance Certificate and is an added benefit of your membership featuring:

Critical Illness:

Pays a benefit if an insured person is first diagnosed with life threatening Cancer, Heart Attack, Kidney (Renal) Failure, Stroke, Coma, Coronary Artery Bypass, Loss of Sight, speech or hearing, Major Organ Transplant, Paralysis and Sever Burn per the Benefit Payment Conditions of Policy # CI 0009600201 for which benefits are payable under the policy. The Company will pay this benefit, subject to the Reduction Schedule if while the Policy is in force, and Insured Person is first Diagnosed with Critical Illness by a Physician, provided in your membership package.

\$5,000

Payment terms, full description of coverage, Pre-Existing Condition Limitations, Schedule of Benefits, Exclusions, Claim Provisions and General Provisions are all defined in the Certificate of coverage. To obtain more information about this insurance, please review your member welcome email, visit our website at www.NACHP.com or call 1-702-425-5749 and ask to speak to a licensed agent.

All members of the PowerPlan Program are enrolled into the National Alliance of Consumers and Healthcare Professionals (NACHP) to be eligible to receive these benefits. The insurance benefits are underwritten by National Union Fire Insurance Company of Pittsburg under the Group Critical Illness Insurance Certificate Policy Number (CIP 9600201) / Policy holder: the National Alliance of Consumers and Healthcare Professionals. Coverage becomes effective on the date provided in your membership materials.

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by National Union Fire Insurance of Pittsburg are its responsibility.

THIS IS NOT BASIC HEALTH INSURANCE. THIS OFFER INCLUDES DISCOUNTS AND/OR SERVICES PLUS ADDED LIMITED BENEFIT INDEMNITY INSURANCE. NONE OF THESE, INDIVIDUALLY OR IN COMBINATION ARE A SUBSTITUTE FOR BASIC HEALTH COVERAGE, MAJOR MEDICAL INSURANCE OR ANY OTHER MEDICAL EXPENSES REIMBURSEMENT INSURANCE PLAN.

CRITICAL ILLNESS PROGRAM

Payments of benefits upon the first diagnosis of the critical illnesses is subject to the diagnosis being made within the United States; the diagnosis being made while the insured person's coverage is in force under the policy and more the 30 days after the person's effective date of coverage; and Payment is not preclude by any general or specific exclusion or limitation set forth in this policy or any failure to meet any condition precedent set out in the policy. Once 100% of the maximum benefit amount has been paid for an insured person, coverage terminated and no further benefits are payable for that insured person.

COVERED PERSONS

Benefits are provided for Covered Expenses, to all Covered Persons when medical treatment, services and supplies are Medically Necessary for the care or treatment of an Injury or Sickness that occurs while coverage is in force for the Covered Person. Covered Expenses are incurred on the date that the service is performed.

Covered Person means You and any Eligible Spouse or Dependent for whom proper premium payment has been made and who is, therefore insured under this certificate.

Eligible Dependent means and Eligible Spouse, Dependent Child(ren).

Eligible Spouse means the Insured's legal spouse.

Eligible Dependent Child means the Insured's unmarried child including a natural child from the moment of birth, step, foster or adopted child while in the custody of the Insured and while the Insured is a party to a proceeding in which adoption of the child by the Insured is sought, and grandchildren who are living with and in the household of the Insured, under age 25 (29 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance.

The Limiting Age will be extended from the child's 19th birthday through the child's 24th birthday provided they are enrolled in a school as a full time student and attend classes regularly at an accredited college or university. "Child" includes stepchild, foster child, legally adopted child, a child of adoptive parents pending adoption proceedings, and natural child.

Maximum Benefit Amount per Insured Person:

Class: Family

\$5000 Member

\$5000 Spouse

\$500 Child

Critical Illness Diagnosis Benefit – Percentage of Critical Illness	Maximum Benefit Amount	Enhanced Diagnosis Benefit – Percentage of Critical Illness	Maximum Benefit Amount
Life Threatening Cancer more then 90 days after Effective Date	100%	Coma	100%
Life Threatening Cancer within first 90 days of coverage	10%	Coronary Artery Bypass	25%
Heart Attack	100%	Loss of Sight, Speech or Hearing	100%
Kidney (Renal) Failure	100%	Major Organ Transplant	100%
Stroke	100%	Paralysis	
		Quadriplegia	100%
		Paraplegia	75%
		Hemiplegia	50%
		Severe Burn – Specific Body Area	
		Face and Neck and Head	99%
		Hand and Forearm Bellow Elbow Joint (Right)	22.5%
		Hand and Forearm Bellow Elbow Joint (Left)	22.5%
		Upper Arm Bellow Shoulder Joint to Elbow Joint (Right)	13.5%
		Upper Arm Bellow Shoulder Joint to Elbow Joint (Left)	13.5%
		Torso Bellow Neck to Shoulder Joints and Hip Joints (Front)	36%
		Torso Bellow Neck to Shoulder Joints and Hip Joints (Back)	36%
		Thigh Bellow Hip Joint to Knee Joint (Right)	9%
		Thigh Bellow Hip Joint to Knee Joint (Left)	9%
		Foot and Lower Leg Bellow Knee Joint (Right)	27%
		Foot and Lower Leg Bellow Knee Joint (Left)	27%

The following Rider is attached to and made part of the coverage under the Policy as of the Policy Effective Date. The Rider is subject to all provisions, limitations and exclusions of the Policy that are not specifically modified by the Rider(s).

REDUCTION SCHEDULE

The amount payable for a critical Illness will be reduced by 50% if an Insured Person is age 65 or older on the date the benefit becomes payable.

PRE-EXISTING CONDITIONS LIMITATION

Benefits are not payable in connection with a Pre-Existing Condition during the initial 24 consecutive month the Insured Person has been enrolled for coverage, including any waiting period for coverage eligibility. A Critical Illness resulting from a Pre-Existing Condition commencing thereafter will be covered unless otherwise excluded by the Policy.

A **Pre-Existing Condition** means any illness or injury for which an Insured Person received any Diagnosis, medical advise or treatment or had taken any prescription medicine during the 24 months immediately preceding the effective date of the Insured's Person coverage under the Policy.

CLAIMS

Written notice of claim must be given to the Company within 20 days after an Insured's Person loss, or as soon thereafter as reasonably possible. Notice given by or on behalf of the claimant to the Company at American International Companies, AIG Claim Services – Accident and Health Claim Department, P.O. Box 25987, Shawnee Mission, KS 66225-5987, with information sufficient to identify the Insured Person, is deemed notice to the Company. Verbal notice must be given to NACHP within 20 days after an insured person's loss, or as soon as thereafter as reasonably possible by calling 800-992-8044.

GENERAL EXCLUSIONS

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. The Insured Person's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness;
2. The Insured Person being under the influence of drugs or intoxicants unless taken at the direction of the Physician;
3. The Insured Person's commission of or attempt to commit a felony;
4. The Insured Person's voluntary participation in any riot or civil insurrection;
5. Declared or undeclared war, or any act of declared or undeclared war in the United States and Canada; or
6. Any illness specifically excluded from the definition of any Critical Illness.

NACHP Healthcare Specialist

Marketed by **Cash Doctor**[®]

6919 W. Broward Blvd Suite 207

Plantation, Florida 33317

Phone: 702-425-5749 Fax: 800-470-1416

Last Revision: 1/7/2010