

Stable Guard Plan Overview

Understanding the details and benefits of the **Stable Guard** Plans.

Introduction to Stable Guard

Underwritten by: Pennsylvania Manufacturers' Association Insurance Company (PMAIC)

A unique set of health coverage options designed to meet diverse needs.

Combines hospital indemnity benefits with support services.

Membership through the National Congress of Employers (NCE).



Key Features and Benefits

- Hospital Confinement Benefits Daily coverage for hospital stays
- **Doctor Office Visit Benefits** Primary care and specialty care coverage
- Emergency Room Benefits Coverage for emergency medical situations
- Mental Health Benefits Inpatient and outpatient coverage (Plans 300 and above)
- Diagnostic & Surgery Benefits X-ray, lab tests, and surgical procedures (higher-tier plans)
- Accident & Critical Illness Benefits Supplemental accident coverage and critical illness protection
- Age Eligibility 18 64 and dependent unmarried children under the age of 26

Association benefits through NCE (1/3)

Core Medical Support

- Medical Bill Negotiations: Patient advocates work on your behalf to reduce the cost of your medical bills.
- **24/7 Nurse Help Line**: Have 24/7 access to a registered nurse (RN) to answer questions on family health issues.
- **Laboratory Savings Program**: Efficient, affordable, and confidential solution to medical laboratory testing.
- Medical Supplies & Equipment: Save from 20% to 50% off your medical supply needs.

Dental & Vision Care

- Aetna Dental Access® Network*: Savings ranging from 15-50% per visit on dental services including cleanings, x-rays, fillings, root canals, crowns, bridges and orthodontia.
- OUTLOOK Vision Network*: Savings of 10% to 50% on most prescription eyeglasses, frames, and lenses through over
 12,000 optical centers.

Disclaimer: National Congress of Employers (NCE) association benefits are not dependent on the use of the association's providers. NCE membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state. Please refer to the NCE Membership brochure for complete details. Association membership can be purchased without insurance at https://nceassociation.org/.

^{*}This program is not available in Alaska, Montana, Rhode Island, Utah, Vermont and Washington.

Association benefits through NCE (2/3)

Prescription Savings

- Prescription Discount Card: Save an average of 55% on generic drugs and 15% on brand-name drugs at over 80% of pharmacies.
- MedAfford Global: Save up to 80% on prescription medications with insulin medication savings of 45% or better.
- **Diabetic Supplies**: Receive discounts on diabetes supplies at **20-85%** off retail prices.

Natural Health Products

- CBD Products: All natural ingredients and the purest form of Cannabidiol as a safe alternative to prescription painkillers.
- Vitamins & Supplements: Save up to 75% off retail pricing on natural products including vitamins and supplements.

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Association benefits through NCE (3/3)

Rehabilitation & Therapy

- Physical Therapy & Rehabilitation: Save an average of 20% at over 1,200 offices with 4,000 providers in 23 states.
- Chiropractic Savings Program: Free initial consultation, up to 50% savings on diagnostic services, and unlimited treatments at up to 30% savings from over 12,000 chiropractors.
- Speech Therapy: Video conferencing technology for live, one-on-one, highly individualized speech therapy services.
- Hearing Savings Program: Free hearing consultations and exclusive discounts on the latest hearing aid technology.

Wellness & Nutrition

• **SDO Nutrition**: Helps achieve **personal health goals**, maintain a healthy lifestyle, and manage chronic health conditions through **food and diet education**.

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Choose the plan that best fits your client's needs and budget.

Benefit	100A	100	200	200+	300	500	750	1000
Hospital Confinement								
Per Day	\$100	\$100	\$200	\$200	\$300	\$500	\$750	\$1,000
Max Days	30	30	30	30	30	30	30	30
Doctor's Office Visits								
Primary Care Per Day	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$75
Primary Care Max Days	3	3	5	5	5	5	5	5
Specialty Care Per Day	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$75
Specialty Care Max Days	3	3	5	5	5	5	5	5
Emergency Room Visits								
Per Day	-	\$50	\$50	\$50	\$50	\$50	\$75	\$100
Max Days	-	1	1	2	1	1	1	1

Higher-tier plans include additional benefits for diagnostic tests and surgical procedures.

Benefit	100A	100	200	200+	300	500	750	1000
Diagnostic Tests*								
Basic Pathology Per Day	-	_	\$50	\$50	_	\$50	\$50	\$75
Basic Pathology Max Days	-	-	1	3	_	2	2	3
Basic Radiology Per Day	-	-	\$50	\$50	_	\$50	\$50	\$75
Basic Radiology Max Days	_	_	1	3	_	2	2	3
Surgery Benefits*								
Inpatient Per Day	-	-	-	\$400	\$400	\$750	\$1,000	\$1,500
Inpatient Max Days	_	_	-	3	3	3	3	3
Outpatient Per Day	-	-	-	\$400	\$400	\$750	\$1,000	\$1,500
Outpatient Max Days	-	_	-	3	3	3	3	3
Anesthesia Benefit	-	-	-	20% of Surgery				

^{*}Maximum benefit applies to all diagnostic tests combined on the same day - highest value paid.

^{**}Surgery benefits apply per day of surgery. If both inpatient and outpatient occur same day, inpatient benefit paid.

Plans 300 and higher include mental health coverage for both inpatient and outpatient care.

Benefit	100A	100	200	200+	300	500	750	1000
Mental Health - Inpatient								
Per Day	-	-	-	-	\$150	\$250	\$375	\$500
Max Days Per Coverage Year	-	-	_	-	60	60	60	60
Mental Health - Outpatient								
Per Day	-	-	-	-	\$50	\$50	\$50	\$50
Max Days Per Coverage Year	_	-	_	-	20	20	20	20

Mental Health Benefits are available on Plans 300, 500, 750, and 1000 only.

Coverage includes psychiatric hospitals, mental health facilities, and outpatient therapy sessions.

Accident coverage and critical illness benefits across multiple plan levels.

Benefit	100A	100	200	200+	300	500	750	1000
Supplemental Accident*								
Accident ER Per Day	-	-	-	-	\$250	\$250	\$250	\$250
Accident ER Max Days	-	_	-	-	1	1	1	1
Accident Inpatient Admission Per Day	-	-	-	-	\$500	\$500	\$500	\$500
Accident Inpatient Admission Max Days	_	_	-	-	1	1	2	3
Accidental Death	_	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Critical Illness	-	-	-	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

^{*}Supplemental Accident benefits are **paid in addition** to regular Hospital/ER benefits. **Accidental Death**: Spouse receives 50%, Dependent receives 25% of primary amount. **Critical Illness**: \$1,000 per **original diagnosis** per family member.

Limitations and Exclusions for Stable Guard

- 30-day waiting period for sickness benefits
- 12-month exclusion for pre-existing conditions
- Excludes experimental treatments, cosmetic surgery, dental care and pregnancy
- Excludes self-inflicted injuries, extreme sports, military duty
- Fixed indemnity benefits with usage limitations per policy year

Pre-existing Condition Definition:

Pre-existing condition means a condition (whether physical or mental), regardless of the cause of the 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 coverage of the Covered Person.

Please refer to the complete policy certificate for full benefit details, limitations, and exclusions.

Key Takeaways for Stable Guard

- **Eight plan levels** (100A 1000) allow prospects to choose coverage that fits their budget
- Mental Health Benefits on Plans 300 and above provide a powerful upselling opportunity
- Supplemental Accident Benefits on Plans 300 and above pay in addition to regular benefits
- NCE Association Benefits provide extensive discounts and services at no extra cost
- Fixed indemnity benefits pay regardless of other insurance coverage

Thank You!

Continue to be great!



DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

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