

Stable Guard Plan Overview

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

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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Introduction to Stable Guard

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

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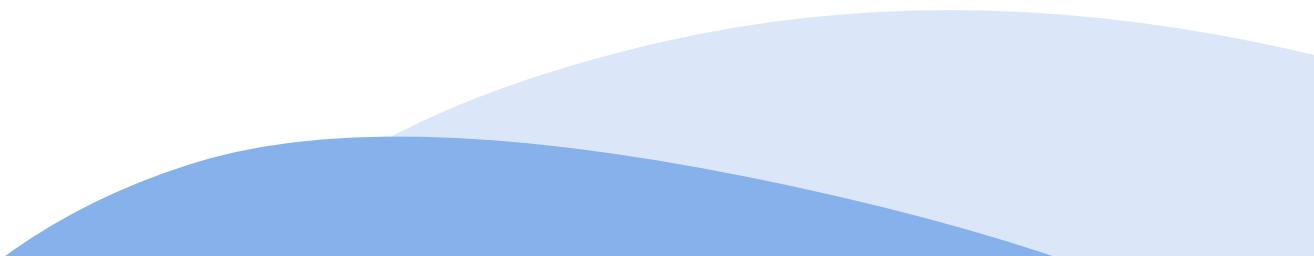
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Combines hospital indemnity benefits with support services.

Membership through the **National Congress of Employers (NCE)**.



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- **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

*Aetna Dental and OUTLOOK Vision not available in Alaska, Montana, Rhode Island, Utah, Vermont and Washington.

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Association Benefits through NCE

NCE provides discounts for various health and wellness services. Save money on **medical care, prescriptions, dental, vision, and therapy services.**

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Medical Support: Medical Bill Negotiations • 24/7 Nurse Help Line • Laboratory Savings • Medical Supplies & Equipment (20-50% off)

Dental & Vision: Aetna Dental Access® Network* (15-50% savings) • OUTLOOK Vision Network* (10-50% off eyeglasses)

Prescriptions: Prescription Discount Card (55% generic, 15% brand-name) • MedAfford Global (up to 80% off) • Diabetic Supplies (20-85% off)

Therapy & Rehabilitation: Physical Therapy (avg 20% savings) • Chiropractic (free consultation, up to 50% off) • Speech Therapy • Hearing (free consultations)

Wellness & Natural Health: SDO Nutrition • CBD Products • Vitamins & Supplements (up to 75% off)

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Stable Guard Benefits

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

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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

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Stable Guard Benefits

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

*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.

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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				

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Stable Guard Benefits

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

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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

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

Coverage includes licensed mental health facilities and outpatient therapy sessions.

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Accident coverage and critical illness benefits across multiple plan levels.

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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

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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.

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Stable Guard Benefits

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
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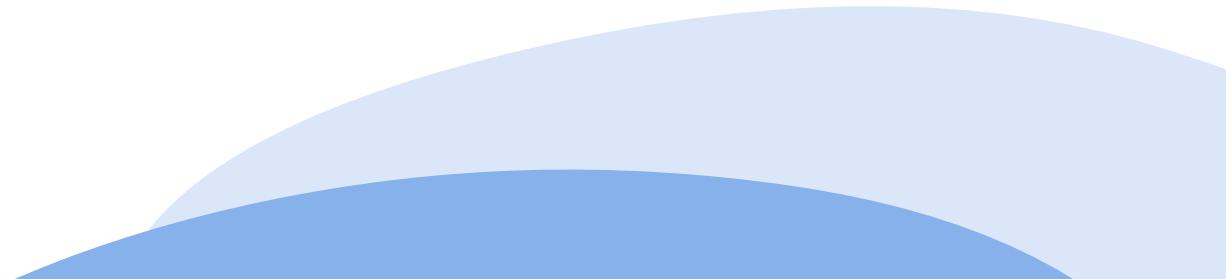
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Pre-existing condition means a condition (whether physical or mental), regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received from a Physician within a 12 month period preceding the effective date of coverage of the Covered Person.

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

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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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