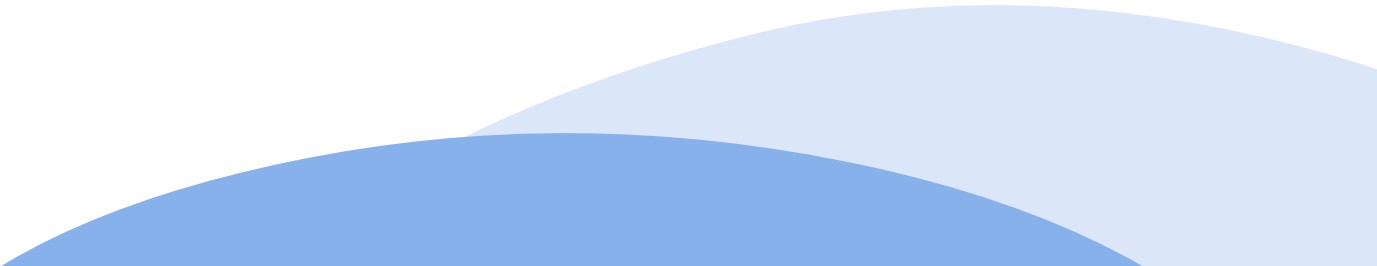


Healthcare Practitioners Association Accident Medical Expense Plans Review

Understanding the details and benefits of the **Healthcare Practitioners Association Accident Medical Expense Plans**

HPA AME Plans Overview

- Comprehensive accident medical expense coverage through **National Family Care Life Insurance Company**
 - **Accidental Death and Dismemberment** benefits for various situations
 - **Medical Expense** coverage and support tools
 - **Inpatient and Outpatient Services** through detailed benefits
 - **Preventive Care** support
- 

Key Features and Benefits

Accidental Death and Dismemberment

Accident Medical Expense

Inpatient Hospital Services

Outpatient Services (varies by plan)

Preventive Care through **Healthcare Practitioners Association**



Healthcare Practitioners Association Logo

Cost Management Tools

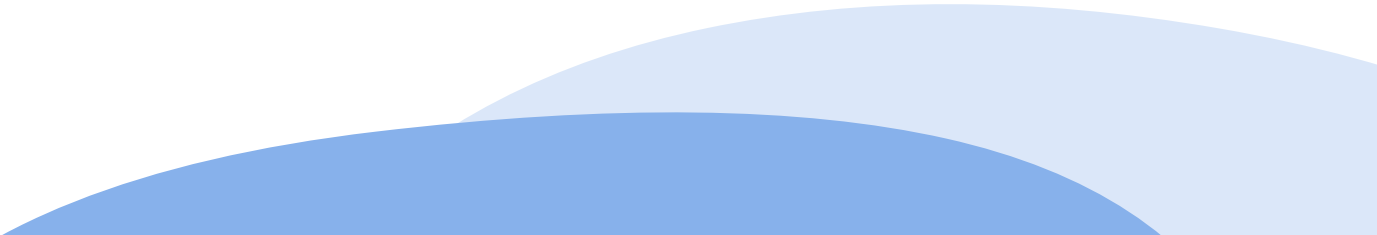
Accident Medical Expense Benefit (AME)

Deductible System

Pre-existing Condition Support




How Accident Medical Expense Benefit Works

1. Enroll through **Healthcare Practitioners Association**
 2. Coverage begins on the Policy Effective Date
 3. Benefits apply to covered accidents only
 4. Receive **Schedule of Benefits** (AME)
 5. Submit claims for covered expenses
 6. **Receive Benefits** for eligible claims
- 


Preventive Care and Wellness

- **Accidental Injury** Services
 - **Wellness Programs**
 - **Healthcare Practitioners Association** provides comprehensive care
- 

Telehealth Services

- **24/7 Access**
 - **Remote Consultations**
 - **Specialist Referrals** available
 - **Convenient Access** to care
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Advocacy and Support Services

- **Personalized** healthcare advocacy
 - **Claims Assistance** support
 - **Coverage Options** guidance
 - **Member Support** services
- 

HPA AME 2500 (1/2)

Accidental Death and Dismemberment

- \$2,500 Principal Sum
- 24-hour coverage
- Loss must occur within 365 days
- Spouse and children coverage

Accident Medical Expense

- \$2,500 maximum benefit
- \$250 deductible

Inpatient Hospital Services

- 100% coverage for room and board
- Emergency room treatment



HPA AME 2500 (2/2)

Outpatient Services

- Physician visits and diagnostic services
- Physiotherapy and ambulance services

Preventive Care

- Wellness programs
- Telehealth services



HPA AME 5000 (1/2)

Accidental Death and Dismemberment

- \$5,000 Principal Sum
- 24-hour coverage
- Loss must occur within 365 days
- Spouse and children coverage

Accident Medical Expense

- \$5,000 maximum benefit
- \$250 deductible

Inpatient Hospital Services

- 100% coverage for room and board
- Emergency room treatment



HPA AME 5000 (2/2)

Outpatient Services

- Physician visits and diagnostic services
- Physiotherapy and ambulance services

Preventive Care

- Wellness programs
- Telehealth services



HPA AME 7500 (1/2)

Accidental Death and Dismemberment

- \$7,500 Principal Sum
- 24-hour coverage
- Loss must occur within 365 days
- Spouse and children coverage

Accident Medical Expense

- \$7,500 maximum benefit
- \$250 deductible

Inpatient Hospital Services

- 100% coverage for room and board
- Emergency room treatment



HPA AME 7500 (2/2)

Outpatient Services

- Physician visits and diagnostic services
- Physiotherapy and ambulance services

Preventive Care

- Wellness programs
- Telehealth services



HPA AME 10000 (1/2)

Accidental Death and Dismemberment

- \$10,000 Principal Sum
- 24-hour coverage
- Loss must occur within 365 days
- Spouse and children coverage

Accident Medical Expense

- \$10,000 maximum benefit
- \$250 deductible

Inpatient Hospital Services

- 100% coverage for room and board
- Emergency room treatment



HPA AME 10000 (2/2)

Outpatient Services

- Physician visits and diagnostic services
- Physiotherapy and ambulance services

Preventive Care

- Wellness programs
- Telehealth services



Comparing the Plans

Feature	HPA AME 2500	HPA AME 5000	HPA AME 7500	HPA AME 10000
Accidental Death & Dismemberment	\$2,500	\$5,000	\$7,500	\$10,000
Accident Medical Expense	\$2,500	\$5,000	\$7,500	\$10,000
Deductible	\$250	\$250	\$250	\$250
Inpatient Services	100%	100%	100%	100%
Outpatient Services	100%	100%	100%	100%

Definitions and Limitations

Accidental Death and Dismemberment

- Coverage for specific losses
- 24-hour coverage
- Subject to conditions and exclusions

Accident Medical Expense

- Full excess coverage
- Deductible applies

Inpatient and Outpatient Services


- Usual and customary charges
- Coverage limits apply

Preventive Care

- Wellness and telehealth services
- Subject to plan terms



Key Takeaways and Reminders

- **Comprehensive Coverage** benefits
 - **Accidental Death and Dismemberment** included
 - **Medical Expense** benefits
 - **Enrollment** required
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Thank You!

Continue to be great!

