

BENEFIT ARCHWAY

Supplemental Health Insurance Plans



Standard Life and Accident Insurance Company

BENEFIT ARCHWAY

Supplemental, Limited Benefit Health Insurance Plans

First dollar coverage so you don't have to wait.



Is There a Need for Supplemental Insurance?

Yes. Individuals, families, small business owners and the self-employed often make sacrifices, but getting the medical treatment or preventive care you need shouldn't be one of them.

So why would anyone not seek medical care? A huge deciding factor often comes down to the gap between the coverage from a primary health care plan and the unavoidable out-of-pocket costs, which can include coinsurance, meeting a high deductible, prescriptions or procedures not covered by your insurance, out of network charges or other unexpected expenses.

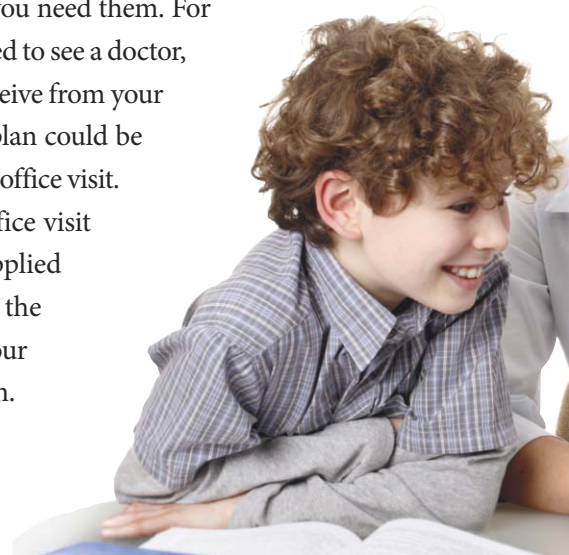
Because no insurance plan offers 100% coverage for every incident, even with insurance, the added expense of common occurrences like copays and deductibles for doctor visits, and costs from standard tests and x-rays, or a trip to the emergency room often has the average person scrambling for cash or avoiding treatment altogether.

How Can *Benefit Archway* Help Me?

Standard Life's *Benefit Archway* insurance is low premium, supplementary health insurance that offers a variety of benefits at rates to fit any budget. The plans pay a fixed amount for common inpatient and outpatient occurrences like doctor visits, hospitalization, emergency room visits, lab tests, x-rays, surgery and more.

Unlike a major medical plan, you have an option for how your benefits are paid. Unless you assign them to be paid to your provider, the benefits will be paid directly to you, in addition to any coverage from your major medical insurance. Simply present your Standard Life ID card at the same time you present your primary care insurance card.

And perhaps best of all, your benefits can be used however you need them. For example, if you need to see a doctor, the money you receive from your *Benefit Archway* plan could be used to pay for the office visit. The cost of the office visit could then be applied towards meeting the deductible from your major medical plan.



Basic Benefits

Even with major medical insurance, sometimes you might need extra help. This can be especially true for those with high deductible plans who can use first dollar coverage until their deductible is met. Standard Life's *Benefit Archway* insurance was carefully designed with those times in mind.

There are **no copayments** or **deductibles**. The plans pay **in addition to your primary insurance** plan. The optional provider network* offers **additional savings** should you choose to use a provider within the network.

Common Outpatient Benefits Include:

- Doctor office visits
- Wellness visits
- Emergency room visits
- Diagnostic tests, lab tests, x-rays
- Ambulatory Surgical Center treatment
- Ambulance Services
- Lump Sum Benefits for:
 - Dislocations
 - Fractures
 - Burns
 - Accidental Death
 - Common Carrier
 - Critical Illness

Common Inpatient Benefits Include:

- Hospital admission
- Hospital confinement
- Inpatient and outpatient surgery
- Intensive care treatment
- Anesthesia
- Mental illness treatment
- Substance abuse treatment
- Continuous care

See outline of coverage for a full description of benefits.

**PPO provider services are provided by MultiPlan. Each company is responsible only for its own products and services.*



Meet Amy.

A single mother of two. Amy purchased supplemental insurance for herself, her 9 year daughter, Kera and 10 year old son, Kevin¹.

While playing in their driveway, Kevin slipped and fractured his leg and needed a trip to the emergency room. Amy had not yet met her \$4,000 deductible² so she received a bill of \$1,233³. Amy used the \$2,600 benefit she received from her *Benefit Archway* plan (\$2,500 Fracture + \$100 ER visit) to pay the bill – which was then applied towards her deductible. She then had \$1,367 left to rent crutches and pay her copay for the pain medicine prescription. She saved the rest to put towards Kevin's follow-up doctor visits and physical therapy treatment.

1. Characters are fictional and used for illustration purposes only

2. eHealth 2013 Cost and Benefits Report

3. Outrageous ER Charges: What to do. <http://www.foxbusiness.com/personal-finance/2013/06/27>

The Added Value of Your Plan

Critical Illness Benefit

Critical Illness insurance pays a fixed, lump-sum cash benefit if you are diagnosed with a covered illness such as cancer, heart attack or stroke. Its purpose is to provide a lump-sum of money at a time when your finances may be strained.

Like most people, you may not be financially prepared for all the medical and non-medical expenses that are associated with the aftermath of a traumatic illness. While the standard charges like doctor fees and medicine are expected, there are also many unexpected expenses like parking, extra child care, gas for travel to a treatment facility or even the maintenance of daily living expenses like mortgage or rent if you are unable to work for a period of time.

Because the bills don't end when the illness does, Critical Illness insurance is perhaps one of the most valuable, but 'little known' types of insurance on the market today. Its benefit goes far beyond just 'a little extra cash,' and can quite often mean the difference between overwhelming debt and financial stability.

Additional Accident Benefits

As we've seen with Amy and Kevin, accidents can happen any time and at any age. A fall, participating in a favorite sport or spilling a hot pan in the kitchen can result in a broken bone, a dislocation or a burn that demands immediate medical attention and payment for that care.

Unfortunately, the cost of treatment can be expensive. Doctor and facility fees, imaging fees, medicine, and even parking or the cost of extra help with household chores during recovery can quickly add up.

Accident benefits pay a cash lump-sum benefit in the event of a covered accident, whether at home or during the course of average daily activities, in addition to the other benefits provided by this policy and your primary insurance plan.

In Amy's case, her benefit not only helped cover her emergency room bill, but the money paid for the bill also went towards meeting her high deductible from her major medical insurance plan.

Your *Benefit Archway* coverage can help protect your pocketbook, your savings account, your retirement fund, or any other pool of money that could be quickly drained by unexpected medical expenses.



Get discounted access to a wide range of healthcare providers across the country.

Standard Life partners with MultiPlan to provide its *Benefit Archway* Plan insureds access to thousands of hospitals, practitioners and ancillary facilities who have agreed to significant discounts on their medical services. MultiPlan is the nation's oldest, largest and most comprehensive provider of independent medical cost management solutions, including PPO Networks.

With a network of more than half a million healthcare professionals, over 4,700 hospitals and over 96,000 ancillary care facilities, plan participants will have access to a wide range of quality healthcare providers across the country.

Benefit Archway plan insureds can access and choose their Providers in order to take advantage of discounted prices through facilities and providers that are part of the MultiPlan network.

To locate a MultiPlan Provider visit www.multiplan.com - Search for a Doctor or Facility - Locate the logo shown below on the "other logos" tab.



Example of MultiPlan PPO Savings

| Description | Total Number Providers / Facilities | Effective Discount* |
|-------------------------|-------------------------------------|---------------------|
| Physicians | 744,000 | 39.2% |
| Hospital and Facilities | 101,000 | 16% - 33% |

*This illustration is an example of average discounts based on all claims processed in a 12 month period. Effective discounts will vary from state to state. PPO Provider services are provided by MultiPlan, Inc., www.multiplan.com.





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