



HEALTH™  
INSURANCE  
INNOVATIONS

## Freedom Spirit

Accidental Death and Dismemberment (AD&D)





*The Med-Sense Guaranteed Association (MSGA), is a not-for profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, and consumer discounts, and business services.*

*You can count on MSGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:*

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#### **ID Resolution Identity Theft Service**

The ID resolution, a leader in providing management services, offers victims or suspected victims unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

#### **GymAmerica.com**

As a member, you and your family receive special pricing at GymAmerica.com.

#### **Discount Hearing Service**

Your source for discounts on quality hearing aids and accessories.

#### **Gateway Medicaid**

In an emergency, getting vital health information to medical personnel quickly could be critical.

#### **Vitamin Discount**

HealthFitLabs is an on-line/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

#### **LensCrafters Vision Club**

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you and your eligible family members special rates on all materials and services available at LensCrafters.

#### **24-Hour Emergency Roadside Assistance**

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

#### **Travel Assistance Plan**

As a member, you receive services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

#### **Hop The Shops**

Through a special arrangement with eGroup Manager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

#### **Savers Club® Book**

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

#### **Car Rental Discounts**

Take advantage of affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.

#### **1800Flowers.com**

Your Association membership lets you save 15%\* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts. Note: \*Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and black-out periods. Prices and charges are subject to change without notice. Void where prohibited.

#### **Carperks Buying Network**

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

#### **Hewlett-Packard Computer and Digital Equipment**

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

#### **Customized Web Services - NAC Web Services**

NAC Web Services provides the advantage of Website development and maintenance. NAC Web Services boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member.

## Freedom Spirit Membership

With the Freedom Spirit membership level of the Med-Sense Guaranteed Association you will have financial assistance in the event of a covered Accidental Death or Dismemberment. There are two optional coverage amounts fitted to suit your needs as shown in the chart below. Simply decide on the insurance amount during the quoting process.

Coverage is available to members ages 18 through 64. Benefits will decrease to 65% of the Principal Sum at age 70, 45% of the Principal Sum at age 75, 30% of the Principal Sum at age 80, and 15% of the Principal Sum at age 85. For complete Terms and Conditions please refer to the Description of Coverage.

- Coverage is available to U.S. residents.
- Choice of \$50,000 or \$100,000 maximum Accidental Death and Dismemberment benefits



Benefits Per Covered Person	Spirit 50	Spirit 100
Principal Sum Amount	\$50,000	\$100,000
Accidental Loss of Life	100%	100%
Accidental Loss of Both Hands, Both Feet or Sight of Both Eyes	100%	100%
Accidental Loss of One Hand and One Foot	100%	100%
Accidental Loss of Speech and Hearing in Both Ears	100%	100%
Accidental Loss of One Hand or One Foot and Sight of One Eye	100%	100%
Accidental Loss of One Hand or One Foot or Sight of One Eye	50%	50%
Accidental Loss of Speech	50%	50%
Accidental Loss of Hearing in Both Ears	50%	50%
Accidental Loss of Thumb and Index Finger of Same Hand	25%	25%

\* The benefit is paid for covered losses due to a covered accident. For the benefit to be paid all the following three (3) conditions must be met: (1) You are covered for AD&D Insurance on the date of the accident. (2) The loss occurs within 365 days of the date of the accident. (3) The cause of the loss is not excluded. Coverage is provided for losses due to accidents only. It does not provide insurance coverage for sickness or losses due to sickness. For complete Terms and Conditions, please refer to your Description of Coverage. (Policy #9907-71-53)

Disclosure: This brochure includes a brief description of the Accidental Death & Dismemberment insurance for Freedom Spirit members of the Med-Sense Guaranteed Association. The exact provisions are contained in the Group Policy issued to the Med-Sense Guaranteed Association. The Group Policy shall control in the event of any conflict between the Policy and this brochure.

AD&D insurance is Underwritten by FEDERAL INSURANCE COMPANY, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued (Policy #9907-71-53). Exclusions apply. Chubb, Box 1615, Warren, NJ 07061-1615.

## Accidental Death & Dismemberment Insurance Exclusions

The following exclusions apply to all benefits or Hazards under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits or Hazards. Please read the Description of Coverage carefully.

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly, or indirectly, an Insured Person(s):

1. riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
2. emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.
3. commission or attempted commission of an illegal act including but not limited to any felony.
4. being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
5. being under the influence of any narcotic or other controlled substance at the time of an Accident. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.
6. participating in military action while in active military service with the armed forces or any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.
7. suicide, attempted suicide or intentionally self-inflicted injury.
8. Trade Sanctions:
  - a) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury or Loss; or
  - b) there is any other legal prohibition against providing insurance of any Accident, Accidental Bodily Injury or Loss.
9. a declared or undeclared War.

## Health Insurance Innovations also provides the following discount service:

### Agile Discount Rx Card:

Medications cost too much. And if you or a family member have asthma, diabetes, heart disease or another illness, costs can quickly skyrocket and make it hard to make ends meet. We believe that peace of mind shouldn't cost an arm and a leg. Save an average of 46%, with potential savings of up to 75%\*. This card can be used for your entire family, including pets. Save at more than 60,000 pharmacies nationwide, including Walmart, Target, Walgreens and more. Discounts are at the register. Because this is not insurance, there are no forms to fill and there is no wondering or waiting for reimbursements.

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Agile Discount Rx is not insurance and is separate from your AD&D insurance.

Agile Discount Rx provided by Script Save.

\*Based on 2013 national program savings data.

## Frequently Asked Questions:

### Who is eligible to apply for membership?

Freedom Spirit Membership provides both non-insurance membership benefits and Accidental Death and Dismemberment benefits, and is available to individuals from age 18 through age 64. Unless benefits have been exhausted, coverage will never terminate, but the AD&D insurance benefits will decrease to 65% of the Principal Sum at age 70, 45% of the Principal Sum at age 75, 30% of the Principal Sum at age 80, and 15% of the Principal Sum at age 85. For complete Terms and Conditions of the AD&D insurance refer to your Description of Coverage. (Policy #9907-71-53)

### Are there any waiting periods for membership benefits?

There are no waiting periods. You can begin using your Association benefits once your payment is accepted.

### When does my association membership begin?

Once your payment is processed and approved your membership can be effective at the earliest two days from your enrollment date or your selected date no longer than 30 days from your enrollment date. The member's fulfillment package and ID Card is available immediately after purchase is completed. Membership handbook and identification cards will arrive via U.S. Mail within 3-5 business days after payment is received and approved.

# Your customers also get the Agile Discount Rx benefit for FREE

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There are no fees or charges to enroll, and it never expires.

## It's Smart

Save an average of 46%\*. You can use this card for the whole family, including pets.

## It's Easy

Save at more than 60,000 pharmacies nationwide, including Walmart, Target, Walgreens and more.



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## Customer Care and Pharmacy Locator

1-866-788-6846

PharmLocator.com

## Pharmacist Help Desk

1-800-404-1031

Administered by Medical Security Card Company, LLC  
of Tucson, AZ.

Provided by



### **DISCOUNT ONLY. NOT INSURANCE.**

Discounts are available exclusively through participating pharmacies and providers. The range of the discounts will vary depending on the type of provider and services rendered. This program does not make payments directly to providers.

\*\*The benefits described on this page are not insurance and are not affiliated with the Chubb Group of Insurance Companies.

Members are required to pay for all health care services. You may cancel your registration at any time or file a complaint by contacting Customer Care at 1-866-788-6846. All prescription drugs are eligible for discount.

\*Based on 2013 national program savings data on brand name and generic medications.





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Disclosure: This brochure includes a brief description of the Freedom Spirit benefits for members of the Med-Sense Guaranteed Association.

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Accidental Death and Dismemberment Insurance Underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies.

Association Benefits provided by:

Billing, Fulfillment, and Customer Service provided by:

