

# Connecticut Legion Limited Benefit Medical

Limited Benefit Medical Plan underwritten by: AXIS Insurance Company

Plans are not available in all states and are provided through a membership in the Alliance For Consumers USA (ACUSA)



Underwritten by  
AXIS Insurance Company



Association



Billing and Customer Service



MyBenefitsKeeper

THIS INSURANCE PROVIDES LIMITED BENEFITS. LIMITED BENEFIT PLANS ARE INSURANCE PRODUCTS WITH REDUCED BENEFITS AND ARE NOT INTENDED TO BE AN ALTERNATIVE TO OR INTEGRATED WITH COMPREHENSIVE COVERAGE. FURTHER, THIS INSURANCE DOES NOT COORDINATE WITH ANY OTHER INSURANCE PLAN. IT DOES NOT PROVIDE MAJOR MEDICAL OR COMPREHENSIVE MEDICAL COVERAGE AND IS NOT DESIGNED TO REPLACE MAJOR MEDICAL INSURANCE. FURTHER, THIS INSURANCE IS NOT MINIMUM ESSENTIAL BENEFITS AS SET FORTH UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE ADDITIONAL PAYMENT WITH YOUR TAXES.

**COVERAGE IS SUBJECT TO EXCLUSIONS AND LIMITATIONS, AND MAY NOT BE AVAILABLE IN ALL US STATES AND JURISDICTIONS. PRODUCT AVAILABILITY AND PLAN DESIGN FEATURES, INCLUDING ELIGIBILITY REQUIREMENTS, DESCRIPTIONS OF BENEFITS, EXCLUSIONS OR LIMITATION MAY VARY DEPENDING ON LOCAL COUNTRY OR US STATE LAWS. FULL TERMS AND CONDITIONS OF COVERAGE, INCLUDING EFFECTIVE DATES OF COVERAGE, BENEFITS, LIMITATIONS AND EXCLUSIONS, ARE SET FORTH IN THE POLICY.**

# Association



Your exclusive membership is the Alliance for Consumer USA. The mission of Alliance For Consumers USA, is to serve, support, represent and promote the interests of its members; to provide educational programs, research, instruction, training and other information to the corporation's members for the purpose of enhancing consumer awareness in areas related to economics, finance, health and wellness, social, environmental and other human issues; to provide access to appropriate benefits, products and services needed and desired by its members on a cooperative, cost efficient and economical basis.

Besides this insurance plan, ACUSA provides access to great discounts such as:

- ACI Specialty Benefits - Childcare
- NeedyMeds
- DirectLabs®
- Griswold® Home Care
- My Ewellness
- Long-Term Care Resources
- E6 Agency
- Dream Vacations<sup>SM</sup>
- SkyMed
- Take Charge America®
- Identity Guard
- BenefitHub
- Costco®
- MetLife

# Product Summary

<b>Coverage Effective Date</b>	Next day coverage available; later effective date available, but not to exceed 60 days from date of processed application
<b>Waiting Period</b>	No waiting period for accidental injuries or sickness
<b>Age Eligibility</b>	Ages 18 - 64
<b>Network</b>	First Health Network*
<b>Connecticut Legion Limited Benefit Medical is great for those who:</b>	<ul style="list-style-type: none"> <li>▪ Don't qualify for short-term medical coverage</li> <li>▪ Need coverage when open enrollment is not available</li> <li>▪ Need to supplement with another plan to lower out-of-pocket cost</li> </ul>

## Plan Benefits

This is a brief summary of Legion Limited Benefit Medical Plan. Benefits are subject to the policy limitations and exclusions. Refer to the policy, certificate, and riders for complete details.

### Connecticut Individual State Plan Benefits

**These benefits are specific to Connecticut only**

	Plan 1	Plan 2	Plan 3
<b>Inpatient</b>			
Daily Hospital Confinement** (Stay begins within 7 days of Covered Accident or Covered Sickness)	\$100 per day x 30 days	\$500 per day x 30 days	\$1,000 per day x 30 days
Daily ICU** (Stay begins within 7 days of Covered Accident or Covered Sickness)	None	\$500 per day x 5 days	\$750 per day x 5 days

\*\*The Daily Intensive Care Unit Benefit will only be paid for days when the Insured Person receives a Daily Hospital Confinement Benefit.

**\*THE FIRST HEALTH NETWORK IS A DISCOUNT PROGRAM PROVIDING ADDITIONAL DISCOUNTED SAVINGS WHEN PARTICIPATING PROVIDERS AND FACILITIES ARE USED FOR MEDICAL SERVICES. THIS IS NOT INSURANCE. ANY FIRST HEALTH DISCOUNT APPLIED TO MEDICAL SERVICE IS IN ADDITION TO YOUR INSURANCE COVERAGE WHICH PAYS A SEPARATE FIXED INDEMNITY BENEFIT DIRECTLY TO YOU FOR COVERED MEDICAL SERVICES. THIS IS NOT INSURANCE AND IS NOT PROVIDED BY AXIS INSURANCE COMPANY.**

**Disclaimer: THIS IS A HOSPITAL INDEMNITY ONLY POLICY. THE COVERED BENEFITS ARE LIMITED TO THOSE LISTED ABOVE.** The amount of benefits provided depends upon the plan selected; the premium will vary with the amount of the benefits selected.

# Limitations and Exclusions

## Pre-Existing Condition Limitation

Benefits under this certificate are not payable in connection with a Pre-Existing Condition for the benefits shown in the *Schedule of Benefits*.

This Pre-Existing Condition Limitation shall not apply after the end of the Limitation Period shown in the *Schedule of Benefits*, commencing on the Insured Person's Coverage Effective Date.

The Pre-Existing Condition Limitation shall not apply to any Insured Person eighteen years of age and younger.

Pre-Existing Condition means a disease or physical condition for which medical advice or treatment was received by the Insured Person during the 6 months prior to the Insured Person's Coverage Effective Date under the Certificate.

In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits section of the insurance certificate:

1. Intentionally self-inflicted injury, suicide or any attempt while sane or insane;
2. Declared or undeclared war or act of war;
3. An injury or sickness that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, the Company will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days;
4. Travel or activity outside the United States, Canada or Mexico, except for a Medical Emergency;
5. Flight in, boarding or alighting from an Aircraft except as: a fare-paying passenger on a regularly scheduled commercial or charter airline; a passenger in a non-scheduled, private Aircraft used for pleasure purposes with no commercial intent during the flight;
6. Travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
7. An Injury or Sickness for which the Member is paid benefits under any Workers' Compensation or occupational disease law or under any insurance policy that provides benefits to the Member for injuries resulting from an occupational accident. Exception: Coverage will not be excluded for a bodily Injury solely because it was caused by an Accident arising out of and in the course of employment to an Insured Person who is: (a) a sole proprietor or business partner who is not covered by the provisions of Chapter 568 or who accepts the provisions of Chapter 568 pursuant to Subdivision (6) of Section 31-275; or (b) an employee of a corporation and who is a corporate officer, regardless of any election by such individual to be excluded from coverage under Chapter 568 pursuant to Subparagraph (E) of Subdivision (5) of Section 31-275. Whenever any such Insured Person who receives benefits for any such Injury under the policy has a right of recovery or reimbursement against any person or organization, and the Company has paid such benefits to or for the Insured Person, the Company shall be subrogated to all such rights of recovery or reimbursement as permitted by law to the extent of the Company's payment. The Company shall also have a lien on the proceeds of any award or approval of any compromise made by a Workers' Compensation commissioner pursuant to the Insured Person's Workers' Compensation claim, in accordance with the provisions of Section 38a-470;
8. Bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
9. Loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by his Physician for the Insured Person or while Intoxicated. "Intoxicated" is when the blood alcohol level in a person's blood exceeds the amount at which a person is presumed intoxicated under Connecticut law. These amounts are .08 or above for persons 21 and over or .02 or above for persons under 21 years of age.

# Limitations and Exclusions (Cont.)

10. Treatment for alcoholism or drug addiction unless specifically provided herein;
  11. Repair or replacement of existing dentures, partial dentures, braces, fixed or removable bridges, or other artificial dental restoration;
  12. Repair, replacement, examinations for prescriptions or the fitting of eyeglasses or contact lenses;
  13. Elective Abortion. Elective Abortion means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed;
  14. Mental and nervous disorders;
  15. Elective surgery or cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury or Covered Sickness;
  16. Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including complications;
  17. Sexual reassignment surgery, sexual transformation surgery, sexual transgendering surgery;
  18. Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a Covered Injury or Covered Sickness;
  19. Treatment or services provided by a private duty nurse;
  20. Organ or tissue transplants and related services;
  21. Personal comfort or convenience items;
  22. Rest or custodial cures;
  23. Hearing aids.
- In addition, benefits will not be paid for services or treatment rendered by any person who is:
1. employed or retained by the Policyholder;
  2. living in the Insured Person's household;
  3. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse; or
  4. the Insured Person.

# Non-Insurance Network



## First Health\*

The First Health Network is one of the nation's largest PPO networks, offering access to quality, affordable healthcare. First Health Network has access to more than 5,000 hospitals, over 90,000 ancillary facilities, and over 1 million health care professional service locations in the United States, including Puerto Rico. The network covers over 98% of the U.S. population.

Your membership card will feature the network participating providers and can be searched 24 hours a day here: <http://www.firsthealthbp.com>.

Members should present their ID card each time they seek services from a participating provider to ensure they receive the full value of the First Health Network.

**Disclaimer:** \*The First Health Network is a discount program providing additional discounted savings when participating providers and facilities are used for medical services. This is not insurance. Any First Health discount applied to medical service is in addition to your insurance coverage which pays a separate fixed indemnity benefit directly to you for covered medical services. This is not insurance and is not provided by AXIS Insurance Company.

# Non-Insurance Benefits



With ScripPal there are no fees or charges to enroll, and it never expires. Your members can use this card to save an average of 46% for their whole family, including pets, at more than 60,000 pharmacies nationwide.



Karis360's team of expert Patient Advisors work with members to assist in navigating the confusing and expensive world of healthcare, taking the hassle out of healthcare and saving them valuable time and money.



At the Rx Helpline, a team of advocates specializes in finding the lowest cost alternative for prescription medications. The team has helped over one million people navigate the complex system of prescription coverage and save money on their medications. Telephone consulting with Rx Helpline advocates to navigate the options is at your fingertips. The team helps individuals get their medications for the lowest possible cost - and sometimes even for free.



Teladoc gives your clients 24/7/365 access to U.S. board-certified doctors who can resolve many of their medical issues via phone or online video.