

New Jersey 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)

Insurance coverage is underwritten by AXIS Insurance Company. 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 limitations 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.



Underwritten by
AXIS Insurance Company



Association



Billing and Customer Service



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.

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.

New Jersey Individual State Plan Benefits

These benefits are specific to New Jersey only

Plan 1A	
Daily Hospital Confinement	\$250 per day x 31 days
ICU	\$250 per day x 31 days

Product Summary

Waiting Period	No waiting period for accidental injuries or sickness
Eligibility	Ages 18 - 64
Network	First Health Network* <ul style="list-style-type: none">▪ Access to more than 5,000 hospitals▪ Covers over 8% of the U.S. population

*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.

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Exclusions and Limitations

Benefits in connection with a Pre-existing Conditions occurring within the first twelve (12) months of coverage are not payable. "Pre-existing Condition" means an illness, disease, or other condition of the Covered Person, that was treated, diagnosed or required medications in the six (6) month period before the Covered Person's coverage became effective under this Policy. 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. 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. **ILLEGAL OCCUPATION:** The insurer shall not be liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.
3. Commission of or active participation in a riot or insurrection;
4. Declared or undeclared war or act of war;
5. Release, whether or not accidental, or by any person unlawfully or intentionally, of nuclear energy or radiation, including sickness or disease resulting from such release;
6. 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;
7. Travel or activity outside the United States, Canada or Mexico, except for a Medical Emergency;
8. 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;
9. Travel in any Aircraft owned, leased or controlled by the Policy holder, 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 Policy holder wishes for more than 10 straight days, or more than 15 days in any year;
10. Bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
11. Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
12. The Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in his blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether he is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officer's report, or similar items will be considered proof of the Insured Person's intoxication;
13. An Accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor;
14. Alcoholism, drug addiction or the use of any illegal drug or narcotic except as prescribed by a Physician unless specifically provided herein;
15. Repair or replacement of existing dentures, partial dentures, braces, fixed or removable bridges, or other artificial dental restoration;
16. Repair, replacement, examinations for prescriptions or the fitting of eyeglasses or contact lenses.
17. 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.
18. Mental and nervous disorders.
19. Elective surgery or cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury or Covered Sickness.
20. Experimental or Investigational drugs, services, supplies. For the purposes of this exclusion, "Experimental or Investigational" means medical services, supplies or treatments provided or performed in a special setting for research purposes, under a treatment protocol or as part of a clinical trial (Phase I, II or III). The covered service will also be considered Experimental or Investigational if the Insured Person is required to sign a consent form that indicates the proposed treatment or procedure is part of a scientific study or medical research to determine its effectiveness or

Exclusions and Limitations (continued)

safety. Medical treatment, that is not considered standard treatment by the majority of the medical community or by Medicare, Medicaid or any other government financed programs or the National Cancer Institute regarding malignancies, will be considered Experimental or Investigational. A drug, device or biological product is considered Experimental or Investigational if it does not have FDA approval or approval under an interim step in the FDA process, i.e., an investigational device exemption or an investigational new drug exemption.

20. Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including complications.
21. Sexual reassignment surgery, sexual transformation surgery, sexual transgendering surgery.
22. 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.

23. Treatment or services provided by a private duty nurse.
24. Organ or tissue transplants and related services.
25. Personal comfort or convenience items.
26. Rest or custodial cures.
27. Hearing aids.
28. An Injury or Sickness for which the Insured Person is paid benefits under any Workers' Compensation or occupational disease law or under any insurance policy that provides benefits to the Insured Person for injuries resulting from an occupational accident.

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;
4. The Insured Person.

Disclaimer: Exclusions and limitations vary by state. REFER TO YOUR CERTIFICATE for terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions.



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.



Your exclusive membership in the **Alliance for Consumers 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:

Costco Membership

With your ACUSA membership, you will receive access to a Costco membership as well as exclusive coupons for savings and free products. You'll quickly discover why 87 million people are Costco members and receive coupons for free products exclusive to ACUSA members.

Identity Guard

In today's digital world, our identities are comprised on many levels every day, including our social media profiles, pictures of family, and GPS locations. You will have access to an exclusive discounted rate for Identity Guard, a service with monitoring products that provide the most complete view exposure of their personal information.

LegalEASE

When a legal problem arises, you need immediate attention and the right choices to solve the problem as quickly as possible. LegalEASE's "we-do-it-for-you" attitude gives you the security to know you have help behind you when facing your legal problems. Attorney fees for legal needs are either 100% paid-in-full, partially paid, or offered at a discounted hourly rate when you work with a network attorney.

Long-Term Care Resources

As a leader in the long-term care insurance industry for almost 20 years, Long-Term Care Resources (LTCR) can offer you access to quality insurance as well as a wide choice of carriers, products (traditional and hybrid), and underwriting criteria.

Griswold® Home Care Elder Care

From referrals for options on such issues as senior living, VA benefits, hospice care, and more to determining appropriate home care services, Griswold® Home Care Elder Care can connect you with professionals who can provide much needed resources and advice.

Needy Meds

This nationwide nonprofit is a free service that helps you to identify programs to alleviate the cost of your prescriptions and healthcare. It also provides you with a prescription discount card that allows savings up to 80% off cash prices.

DirectLabs®

You can take charge of your health and fitness with direct access to major clinical labs for critical tests at discounted prices. The earlier medical conditions are detected, the easier and more likely they are to be treatable.

ACI Specialty Benefits Member Assistance Program

Through ACI's nationwide network of clinicians, life coaches, and work/life specialists, you and your family can receive comprehensive, personalized support for issues affecting emotional well-being via telephone or video chat sessions.

DreamVacations.com

You can take advantage of access to exclusive offers for full service travel and can earn spending credits toward shore and land excursions, airfare, and spa services through this membership benefit.

MetLife

You can enjoy access to special discounts for auto and home coverage as well as take advantage of group discounts and exclusive valuable features and benefits.

Disclaimer: ACUSA benefits described on this page are not insurance and are 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 the member's 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. There is a one-time registration fee of \$10 per person required before the first consultation.