

Legion AD&D



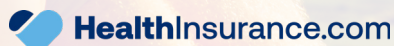
Underwritten by
AXIS Insurance Company



Association



Billing and Customer Service



members.healthinsurance.com

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.

The Limited Benefit Plans are underwritten by AXIS Insurance Company under group policy form number GOA-001-0112.

Association



AFEUSA strives to bring the member the most current information on business, technology, and related processes to help the member grow the confidence needed to succeed. Entrepreneurship takes a much different shape today than in the past. In fact, the member may have a business and not even know it.

The member might be selling goods on eBay, repairing old cars and posting ads online, might be a grandmother who babysits kids, or an Uber or Lyft driver. We are always eager to chat with our members. We are here for you! With AFEUSA it's success by association.

- BurnAlong
- NeedyMeds
- AmericanTM Hearing Benefits (AHB)
- Avis® and Budget® Car Rental Discounts
- SkyMed
- SkyMed Travel
- CARCHEX®
- TrueCarTM
- Costco®
- Benefit Hub
- Home Chef
- Long-Term Care Resources
- Griswold® Home Care
- Gusto
- Take Charge America®
- The Credit Clinic
- EJ Pro Lease
- First American
- Eric'sJobs.com
- Trapp Technology
- UPS
- Office Depot® and OfficeMax® Discounts
- E6 Agency
- The Newsletter Pro
- Genius Network®
- Big Results Academy
- GoSmallBiz.com
- The Messinger Institute
- SocialCore Marketing
- Joe Weldon Consultant and Executive Speech Coach
- Empowered Couples University
- InfoArmor®
- LegalShieldSM
- IDShieldSM

Product Summary

Coverage Effective Date	Next day coverage; later effective date available, but not to exceed 60 days from date of processed application
Time Period for Loss from date of Covered Accident	365 days from the date of the Covered Accident
Age Eligibility	Ages 18 – 64 Dependent Children from birth to 26 years old

Plan Benefits

Legion AD&D will pay the Benefit Amount for any one of the Covered Losses listed below, subject to all applicable conditions and exclusions, if the Insured Person suffers a Loss within the applicable time period specified in the *Schedule of Benefits*.

Member: \$50,000, \$75,000, \$100,000, \$110,000, \$125,000, \$150,000, \$175,000, \$200,000, \$250,000

Child: Regardless of the Principal Sum amount the Primary Insured chooses, child benefits are paid at \$15,000

Covered Losses within 365 days	
Loss of Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
One Member	50% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum
Four Fingers of the Same Hand	25% of the Principal Sum

- “Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech and Loss of Hearing.
- “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint.
- “Loss of Sight” means the total, permanent Loss of Sight of one eye.
- “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means.
- “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means.
- “Loss of a Thumb and Index Finger of the Same Hand” or “Loss of Four Fingers of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

If the Insured Person sustains more than one Loss as a result of the same Covered Accident, the Company will pay the Benefit for the Loss for which the largest benefit is payable.

THIS IS AN AD&D ONLY POLICY. THE COVERED LOSSES ARE LIMITED TO THOSE LOSSES LISTED ABOVE.

Disclaimer: The amount of benefits provided depends upon the plan selected; the premium will vary with the amount of the benefits selected.

Limitations & Exclusions

COMMON EXCLUSIONS

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

1. Intentionally self-inflicted injury, suicide or any attempt while sane or insane;
2. Commission or attempt to commit a felony or an assault;
3. Commission of or active participation in a riot or insurrection;
4. Declared or undeclared war or act of war;
5. 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;
6. Flight in, boarding or alighting from an Aircraft except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
7. 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;
8. 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;
9. Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice, unless it occurs during treatment of injuries sustained in a Covered Injury;
10. 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 officers report, or similar items will be considered proof of the Insured Person's intoxication;
11. Aggravation or re-injury of a prior injury the Insured Person suffered prior to His Coverage Effective Date, unless the Company receives a written medical release from the Insured Person's Physician; or
12. Sickness, disease or bacterial infections, except infections that result from an Accidental injury, or infections that result from Accidental, involuntary or unintentional ingestion of a contaminated substance.

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.

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.

Non-Insurance Benefit



Simply put, SingleCare can save you up to 80% on prescriptions, and on average, our prices are 45% lower than retail. In many cases, less than the cost through an insurance plan. You will only pay for the prescriptions you need, at the pharmacy of your choice. There are no membership fees, no premiums, and zero cost to join.

Use SingleCare for your prescriptions when:

- Your prescriptions are not covered by your health insurance
- Your prescription is subject to a deductible
- Your copay is higher than the SingleCare price



Disclaimer: The Benefit listed is not insurance and does not provide coverage, it only provides discounts and services. This benefit is not affiliated with AXIS Insurance Company. This program offers you the opportunity to locate providers of various types of medical services who will offer their services to you at discounted rates. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and service received. You are fully responsible for paying for all health care services but will be entitled to receive a discount from those health care providers in accordance with the specific pre-negotiated discounted fee schedule. This program does not guarantee the quality of the services or procedures offered by the providers. Except for prescription drugs which you will pay directly to the pharmacy at the time of purchase, all other services received through a program provider will be charged to the credit card on file in your member account. The charge will include an administrative fee for use of the program.