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# Latitude Supplemental Insurance Plans & Membership Benefits

for Idaho, Indiana, Nevada, North Dakota, and Wyoming

Savings on everyday health care needs\* and cash benefits to help cover unexpected medical expenses



Non-insurance association membership benefits are provided by Communicating for America, Inc. Accident Medical Expense and Accidental Death and Dismemberment benefits are underwritten by Fidelity Security Life Insurance Company®, Kansas City, MO 64111. Insurance benefits are not available in all states. Some insurance benefits, exclusions and limitations may vary by state. \*Insurance pays limited cash benefits. Association membership includes non-insurance discounts. Policy No. AC-26; Form No. M-3044

# Latitude Supplemental

## Insurance Plans & Membership Benefits

Latitude membership plans include insurance benefits to help reduce health care costs, and covers other expenses incurred if ill or injured. These plans can be paired with other types of insurance for added coverage. Cash insurance benefits are paid directly to the member and can be used for medical deductibles, rent or mortgage, childcare, or as a supplemental income for everyday expenses.

### Important Insurance Benefit Features

- ✓ Accidental Death and Dismemberment Benefits
- ✓ Accident Medical Expense Benefits
- ✓ Critical Illness Benefits

### Additional Non-Insurance Benefit Features

- ✓ Discounts on doctor consultations by telephone or video, 24/7
- ✓ Up to 75% savings on prescription drugs
- ✓ 15–40% discounts on eye exams, lenses, frames and contacts
- ✓ Discount Car Rental through Avis and Budget
- ✓ Choice Hotels Discount
- ✓ Office Depot Discounts
- ✓ Legislative Advocacy
- ✓ Monthly Newsletter

### Quick Guide to Latitude Supplemental Benefits

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# Latitude Membership Insurance Benefits

	SELECT		PREFERRED	
	Insured and Spouse	Dependent Child(ren)	Insured and Spouse	Dependent Child(ren)
Accidental Death & Dismemberment				
Loss of Life	\$5,000	\$2,000	\$5,000	\$2,000
Loss of both Hands or both Feet or sight of both Eyes; one Hand and one Foot; one Hand or one Foot and sight of one Eye; Speech and Hearing	\$5,000	\$2,000	\$5,000	\$2,000
Loss of one Hand or one Foot or sight of one Eye; Speech or Hearing	\$2,500	\$1,000	\$2,500	\$1,000
Loss of Thumb and Index Finger on the Same Hand	\$1,250	\$500	\$1,250	\$500
2nd certificate year benefit increase	Additional 10% of the original benefit amount	Additional 10% of the original benefit amount	Additional 10% of the original benefit amount	Additional 10% of the original benefit amount
Accident Medical Expense Benefits				
Maximum Amount Per Person/Per Accident	\$2,500	\$1,000	\$5,000	\$2,000
Per Accident Deductible	\$250	\$250	\$500	\$500

# Latitude Membership Insurance Benefits (continued)

	SELECT		PREFERRED	
	Insured and Spouse	Dependent Child(ren)	Insured and Spouse	Dependent Child(ren)
Critical Illness Benefits				
Maximum Amount Per Person/Per Lifetime	\$2,500	\$1,000	\$5,000	\$2,000
Heart Attack	\$2,500	\$1,000	\$5,000	\$2,000
Invasive Cancer after 90 days	\$2,500	\$1,000	\$5,000	\$2,000
Invasive Cancer during 1st 90 days	\$250	\$100	\$500	\$200
Cancer In Situ after 90 days	\$1,250	\$500	\$2,500	\$1,000
Cancer In Situ during 1st 90 days	\$250	\$100	\$500	\$200
Stroke, Major Organ Transplant, Kidney Failure, Permanent Paralysis	\$2,500	\$1,000	\$5,000	\$2,000
2nd certificate year benefit increase (Adult only) Applies to diagnosis/procedure and lifetime amounts	Additional 50% of the original benefit amount	N/A	Additional 50% of the original benefit amount	N/A

## Eligibility and Effective Date

Adults under age 65 who are members in good standing of Communicating for America; their spouses under age 65; their dependent children under age 26 are eligible for supplemental accident and critical illness insurance benefits.

Coverage is effective on the date shown in the Company's records, following approval of the insured's individual enrollment form, if any, following the date the Company receives the first premium. However, if an eligible person is confined at home or in a hospital or medical institution on the date coverage would otherwise begin, then coverage will begin on the first day of the month following the date he or she is no longer confined at home, in a hospital or medical institution.



# Latitude Benefit Descriptions

## Accident Medical Expense

This benefit pays for Covered Charges for the treatment of an Insured Person for an Injury resulting from a covered Accident. The Covered Charges are limited to the Reasonable and Customary charge and are subject to the Deductible and the Maximum Benefit Amount shown in the Schedule of Benefits. The Accident must occur while the insured is covered under the policy, first treatment or service must occur within 90 days of the Accident and all subsequent treatments must be incurred within 52 weeks of the Accident.

Covered Charges mean the Inpatient and Outpatient expenses incurred that are prescribed by a Physician for: Hospital Confinement for semi-private room and board; emergency room treatment; surgical procedures, either Inpatient or Outpatient, including, but not limited to, expenses for the operating room or ancillary fees; treatment at a Skilled Nursing Facility; Physician fees; licensed graduate nursing services (for expenses to be covered, the nurse must not be a member of the Insured Person's Immediate Family); medical appliances, initial artificial limbs, eyes, larynx and other orthopedic prosthetic devices; Emergency ground or air ambulance services; dental charges for the repair or treatment of injured natural teeth that are whole and sound at the time of the covered Accident; physical and occupational therapy or rehabilitation; and medical or surgical treatment, services, supplies, prescription drugs (excluding take home drugs) provided while Hospital Confined and any other service.

Covered Charges are payable at 100% of the Reasonable and Customary amount. No benefits are payable for Covered Charges used to satisfy the Deductible, or that are incurred after the Maximum Benefit Amount or Maximum Benefit Period are exhausted.

## Critical Illness Rider (Rider R-03052)

This benefit can pay when an Insured is diagnosed for the first time with a Covered Condition (Critical Illness) or receives a Major Organ Transplant that is recommended for the first time.

Covered Conditions or Procedures include: Heart Attack, Stroke, Major Organ Transplant, Invasive Cancer, Cancer In Situ, Kidney Failure, Permanent Paralysis.

# Latitude Benefit

## Descriptions (continued)

### **Accidental Death and Dismemberment**

This benefit can pay for specified losses (life, limbs, sight, speech or hearing) due to a covered accidental bodily injury sustained by an Insured Person on or after his or her coverage effective date. The Injury must result in the covered loss within 90 days of the covered Accident that causes the loss. If an Insured Person suffers more than one covered loss for any one Accident, only one amount, the largest, will be paid.

**Please refer to Page 9 for details of the exclusions and limitations for the insurance benefits described above.**

# Latitude Membership Non-Insurance Benefits

Latitude membership includes helpful non-insurance benefits as an added perk.

## Membership Benefits include:

- ✓ Discounts on doctor consultations by telephone or video, 24/7
  - Skip the waiting room and connect with a physician from the comfort of your own home, then get prescriptions for common ailments sent directly to your pharmacy of choice. Doctor on Demand is a video consultation service that connects you with U.S. board certified doctors who can diagnose and write prescriptions for most medical problems from your desktop computer, tablet or smart phone, 24 hours a day, 7 days a week. With your membership, visits are only \$49 (the national average for a doctor office visit is \$180). Save time and cut down on medical expenses for adults and children.
    - o Behavioral TeleHealth for Psychology (Therapy Sessions) by appointment only; limited availability for pediatric psychology. Discounted Fee for members, 25 and 50 minute sessions.
    - o Psychiatry Services for Mental health therapy and Psychopharmacology; limited availability for pediatric psychiatry. Discounted Fee for members, 45 minute initial visit/15 minute follow up visit.
- ✓ Savings of up to 75% Off Prescription Drugs
  - Members can text or email prescription drug discount deals straight to their phone or print a discount drug card. Receive discounts at over 66,000 pharmacies nationwide. Save on brand name drugs, and up to 75% off generic drugs.
- ✓ Discounts of 15%–40% Off Eye Exams, Lenses, Frames and Contacts
  - With discounts on eye exams, lenses, frames and additional eyewear, members save up to 15% on eye exams and 20%–40% on frames, lenses, contacts and more.
- ✓ Roadside Reimbursement
  - Get reimbursed for any towing and emergency roadside services for \$50 for Preferred plans; two reimbursements per year.
- ✓ Discount Car Rental through Avis and Budget
  - Save up to 25% on base rates and get other great offers including complimentary upgrades.
- ✓ Choice Hotels Discount
  - Save 15% at participating hotel properties while earning Choice Privileges points.
- ✓ ODP Business Solutions Discounts
  - Save up to 75% off select products, and receive free next-day delivery on orders \$50+.
- ✓ Legislative Advocacy
  - Representation advocating on healthcare, taxes, and small business laws.
- ✓ Monthly Newsletter
  - Latest news and legislative updates from Washington, D.C., plus health lifestyle articles.

*Benefits are subject to change at any time.*



# Exclusions & Limitations

**The Base (AD&D and Accident Medical Expense) Policy does not provide any benefits for the following:**

Suicide, or any attempt thereat, while sane or insane (in Colorado, Missouri or Montana, while sane);  
Any intentionally self-inflicted Injury or sickness or any attempt thereat  
(in Colorado, Missouri or Montana, while sane);  
Bodily infirmity or disease in any form, or medical or surgical treatment thereof;  
Any Injury for which the contributing factor was a bodily infirmity or disease, in any form;  
Bacterial infection, except infections which result from an accidental Injury or bacterial infection which results from an accidental, involuntary or unintentional ingestion of an infectious organism;  
Travel or flight in any kind of aircraft, except on a regularly scheduled commercial flight as a farepaying passenger, including falling or otherwise descending from or with such aircraft in flight; or while the Insured Person is participating in aviation training in any kind of aircraft, or is a pilot, officer or other member of the crew of such aircraft.  
Participation in a Riot, insurrection, rebellion, civil commotion, civil disobedience or unlawful assembly. For purposes of this exclusion, "Participation" means to take an active part in common with others; "Riot" means any use or threat to use force or violence or disturbance by three or more persons without authority of law. This does not include a loss that occurs while acting in a lawful manner within the scope of authority;  
Committing, attempting to commit or taking part in a felony, battery, assault or engaging in an illegal occupation;  
Any Injury occurring while the Insured Person is intoxicated (where the blood alcohol content meets the legal presumption of intoxication under the law of the state where the Injury took place);  
The voluntary taking of any poison or inhalation of gas, or voluntary taking of any drug, sedative or narcotic, unless prescribed by a Physician and taken according to the prescribed dosage;  
Accidental bodily Injury occurring while serving on full-time active duty in any Armed Forces of any country or international authority (any premium paid will be returned by the Company pro rata for any period of active duty);  
Declared or undeclared war or acts thereof;  
Injury arising out of or in the course of any occupation for compensation, wage or profit or for which compensation is payable under any Workers' Compensation Law or similar law.

## Accident Medical Expense Exclusions

In addition to the General Exclusions in the Policy, the Policy does not provide Accident Medical Expense benefits for the following:

Any service or charge for which the Insured Person is not legally obligated to pay;  
Treatment, services or supplies in excess of the Reasonable and Customary amount;  
Any experimental or research treatment that is considered as such by the U.S. Department of Health and Human Services or any of its agencies;  
Sales tax or gross receipt tax, or any charges to complete a claim form;  
Outpatient prescription drugs;  
Transportation costs other than for Emergency ambulance services;  
Custodial, respite, rest or supportive care which does not assist the Insured Person to recover from an Injury;  
Personal comfort items such as telephone, television or similar services;  
Charges for appliances prescribed for the purpose of preventing future Injury; or  
Services or treatment for Injury to teeth, unless such teeth are evidenced to have been sound and natural prior to the date of Injury.

# Exclusions & Limitations (continued)

## Critical Illness Exclusions

In addition to the exclusions in the Policy, this rider does not provide any benefits for a Critical Illness that is:

Caused by abuse or addiction to alcohol, drugs or chemicals;

Not diagnosed by a Physician;

Diagnosed outside of the United States or its territories, unless the Diagnosis was made at a United States military base or facility or at a United States military or government building or is confirmed in the United States; or

Performed outside of the United States or its territories, unless the Diagnosis was made at a United States military base or facility or at a United States military or government building or is confirmed in the United States.

## Critical Illness Limitations

Benefits are only payable for first occurrence of a critical illness diagnosis made while the Insured Persons is covered under this Policy up to the Lifetime Maximum.

PLAN <sup>1</sup>	COST
Select Individual ID-IN-ND-NV-WY	\$24.95 <sup>2</sup>
Select Family ID-IN-ND-NV-WY	\$49.95 <sup>3</sup>
Preferred Individual ID-IN-ND-NV-WY	\$39.95 <sup>4</sup>
Preferred Family ID-IN-ND-NV-WY	\$79.95 <sup>5</sup>

<sup>1</sup>Supplemental insurance benefits available in select states.

<sup>2</sup>Includes \$8.02 for supplemental insurance and \$16.93 for membership, non-insurance benefits and non-insurance membership marketing fee.

<sup>3</sup>Includes \$17.13 for supplemental insurance and \$32.82 for membership, non-insurance benefits and non-insurance membership marketing fee.

<sup>4</sup>Includes \$13.87 for supplemental insurance and \$26.08 for membership, non-insurance benefits and non-insurance membership marketing fee.

<sup>5</sup>Includes \$30.36 for supplemental insurance and \$49.59 for membership, non-insurance benefits and non-insurance membership marketing fee.

## About Communicating for America

For more than 50 years, Communicating for America (CA) has been providing benefits, services and health care advocacy for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both main street America and metropolitan cities throughout the country. Year after year, CA's highest priorities are the issues facing members and their families.

## About PivotHealth Holdings, LLC

At Pivot Health, they're a fast-growing team obsessed with helping you find the right plan for your needs. Powered by HealthCare.com, they use data and friendly customer service to design customizable products for members and their families. Their team of health insurers, financial experts, and tech geeks stay on top of the latest news and products so members stay informed and can feel confident they're making the right decision.

## About Fidelity Security Life Insurance Company®

Fidelity Security Life Insurance Company® (FSL) sits at a powerful crossroads of Midwestern values, unwavering sense of purpose, and unparalleled expertise in its field. This unique combination of attributes has led to more than 50 years of mutual success for FSL and their partners. FSL looks forward to the next 50 years as they collaborate and innovate with agents, actuaries, reinsurers, and other intermediaries in crafting custom insurance solutions for those they serve — their policyholders.