

Balance

Cash benefit to help you through serious illness or injury.



We're excited to share a new bundle of insurance benefits to complement your health care coverage. For as little as a few dollars a day, you can have help to pay for covered accident expenses. And with a covered critical illness, you can get a cash benefit to spend any way you need.

Additional benefits included with every Balance membership plan

How a Balance membership plan works

We are pleased to provide a convenient way to purchase a Balance plan through a membership in Communicating for America. Your Balance membership plan would also include the following additional benefits:

- Access to board-certified medical doctors (for adults and children) who provide fast, easy and affordable consultations through a video visit on your smartphone or computer, from the comfort of home — 16 hours a day*
- Towing and emergency roadside services
- A legislative hotline to let your voice be heard in Washington

More about Balance

A Balance plan is membership in Communicating for America that includes insurance benefits solely underwritten by Madison National Life Insurance Company, Inc. Madison National Life is a member of The IHC Group. The IHC Group has been providing life, health and stop-loss insurance solutions for over 30 years.

* Telephonic and video consultations through this vendor are not currently available in AK, AR, ID or LA. This service is not intended to replace the care of a primary care physician. Physicians do not prescribe DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate. This is not a service provided by Anthem Blue Cross and Blue Shield or Madison National Life.

Extra help, so you can focus on healing

If you have an accident or are diagnosed with a critical illness, the last thing you want to worry about is money. You have health coverage for your medical bills. But other costs can pile up while you're focusing on getting well. That's where critical illness and accident insurance can help.

Payments go right to you. Use the money for whatever you need, like:

- Mortgage payments
- Credit cards
- Car payments
- Day care
- Business costs

How does it work?

Becoming a member can give you some real help when you need it most. Balance insurance benefits are on the following pages. And with a Balance membership plan, you also get other valuable discounts and services — please see the following page for more details.



Balance

Critical illness and accident

	BALANCE 1	BALANCE 2	BALANCE 3	BALANCE 4
Critical illness	\$2,500	\$5,000	\$7,500	\$10,000

Pays a lump-sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. The percentage of the benefit paid varies based on the illness diagnosed. A family plan covers a primary member and spouse.

Accident medical expense	\$2,500	\$5,000	\$7,500	\$10,000
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For covered medical expenses for injuries from a covered accident. A family plan covers the primary member, spouse and all dependents.

Deductible per accident	\$100 deductible	\$250 deductible	\$500 deductible	\$500 deductible
Accident hospital confinement	\$150 per day	\$150 per day	\$150 per day	\$150 per day

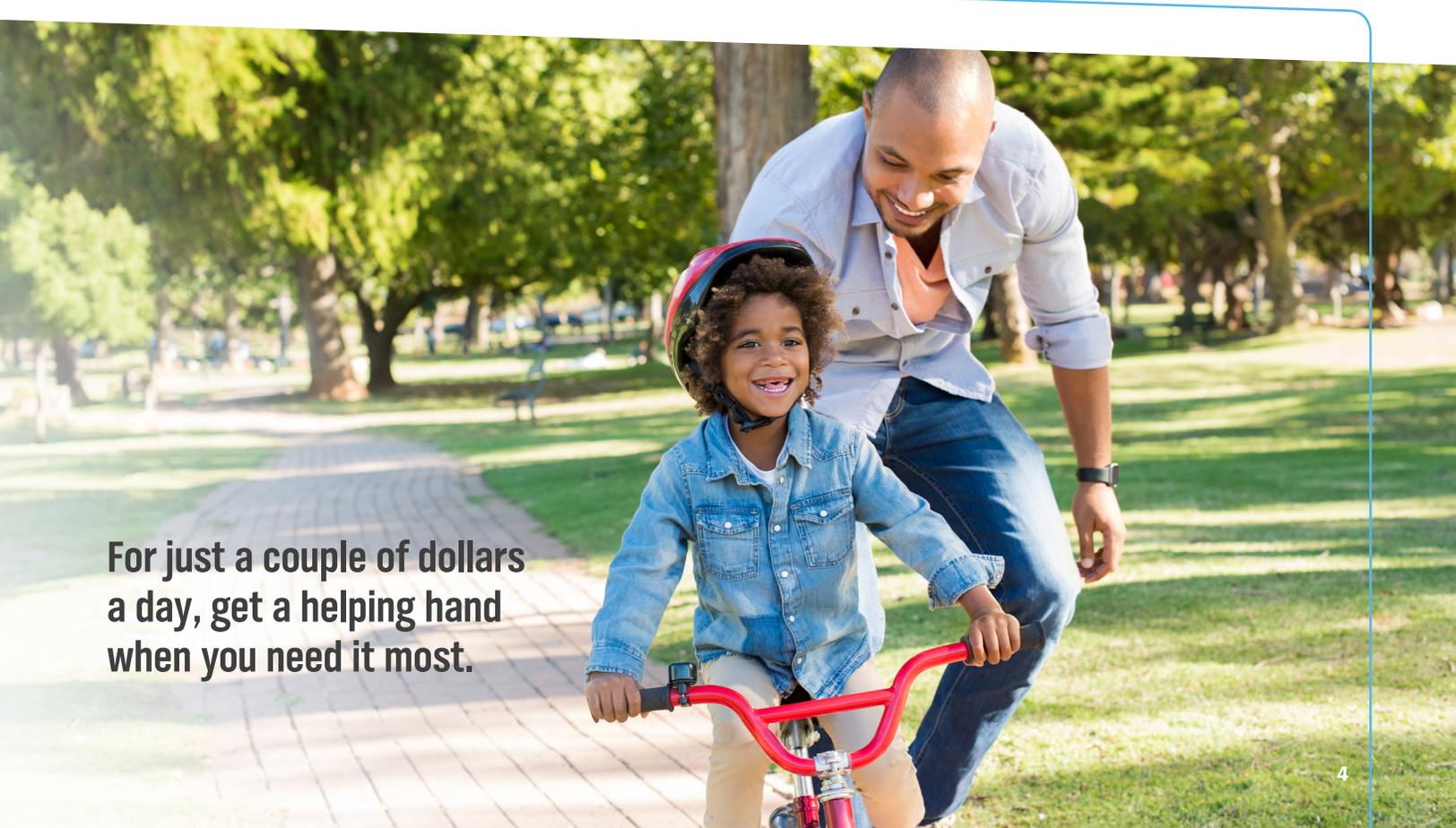
Benefits are available for up to 30 days when hospital confined due to a covered accident. A family plan covers the primary member, spouse and all dependents.

Accident disability income*	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month
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Pays monthly benefit up to 12 months for disability due to accident, after a waiting period of 90 days. Primary member only. *Not available in CA.

Monthly membership dues

	BALANCE 1	BALANCE 2	BALANCE 3	BALANCE 4
Single	\$34.95	\$45.95	\$56.95	\$65.95
Family	\$52.95	\$76.95	\$99.95	\$120.95



For just a couple of dollars a day, get a helping hand when you need it most.

Insurance benefit details*

Critical illness insurance coverage

PLEASE NOTE: Benefits are reduced by 50% when the member turns age 65 and all benefits terminate at age 70.

What's covered

Covered critical illnesses include:

- Life-threatening cancer
- Heart attack
- Kidney failure
- Stroke
- Coma
- Coronary artery bypass
- Loss of sight, speech or hearing
- Major organ transplant
- Paralysis
- Severe burn

The percentage of the benefit paid varies based on the illness diagnosed. Critical illnesses diagnosed in the first 30 days of coverage will have the lesser of a \$500 benefit or 10% of the amount paid for the condition. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.

What's not covered

The following services are NOT covered under the Balance benefit. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not

provide any benefits for charges, treatment, services, or supplies for, or related to:

- Self-inflicted injury or sickness
- Suicide or attempted suicide
- Using drugs
- Committing a crime
- Participation in any riot or war
- An illness specifically excluded from the definition of any critical illness

Pre-existing conditions

Benefits are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage, including any waiting period for coverage eligibility. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded by the Policy. A pre-existing condition means any illness or injury for which an insured person received any diagnosis, medical advice or treatment or had taken any prescription medicines during the 12 months immediately preceding the effective date of the insured person's coverage under the Policy.

Accident medical expense, accident hospital and accident disability insurance coverages

PLEASE NOTE: All coverage terminates at age 70.

What's not covered

The following services are NOT covered under a Balance benefit. For the complete list of limitations and exclusions, please see the Certificate of Insurance. The plan does not provide any benefits for charges, treatment, services, or supplies that are:

- Not medically necessary
- Experimental/investigational
- Not prescribed by a physician
- Received without charge
- Received from any Family Member
- From a hernia

The plan does not provide any benefits for charges, treatment, services, or supplies for, or related to:

- War
- Active duty service
- Traveling or flying by air, except as a fare-paying passenger
- Parachuting or bungee-cord jumping
- Rodeo participation
- Professional sport participation or practice
- Committing a crime
- Suicide or intentionally self-inflicted injury or sickness
- Using drugs
- Being intoxicated
- Work

* Insurance benefit details may vary by state.

The IHC Group

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life and health solutions for over 30 years.

“IHC” and “The IHC Group” are the brand names for plans, products and services provided by one or more of the subsidiaries and affiliate member companies of The IHC Group (“IHC Entities”). Plans, products and services are solely and only provided by one or more IHC Entities specified on the plan, product or service contract, not The IHC Group. Not all plans, products and services are available in each state.

Communicating for America, Inc.

Communicating for America is a national non-profit advocacy organization that supports affordable health care for all Americans. Since 1972, more than 100,000 consumers have trusted Communicating for America to help them find affordable health insurance and gap plans to stretch their health care dollar while advocating on their behalf with insurance companies, regulators and lawmakers. Association membership fees are used for benefits, marketing, distribution and administrative expenses.

Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

Important information

Benefits available under the Balance packages require membership in Communicating for America (CA). Insurance coverages outlined in this brochure are provided under the Master Group Insurance Policy (GAO-P-1207) issued to CA, the master group policyholder.

This plan is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a Balance CA membership will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage.

This brochure provides a very brief description of the important features of the Balance membership plans. This brochure is not a Certificate of Insurance and only the actual certificate provisions will control. The certificates set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. It is, therefore, important that you **READ THE CERTIFICATES CAREFULLY**. For complete details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), Group Accident Certificate of Insurance (GAO-ACC-C-1207).

