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## America's Business Benefit Association (ABBA)

is a national, not-for-profit association that works to support individuals at small businesses and the self-employed. Members have access to an extensive list of consumer-, business- and health-related services and benefits.

### An ABBA membership Producer can help you:

- Navigate the changing health insurance landscape. The Affordable Care Act (ACA) has changed the kinds of healthcare plans that are available to you, and the ways you can access coverage. Your ABBA Producer can walk you through the eligibility and enrollment process.
- Gain access to ACA-qualified plans offered by “best-in-class” insurance carriers... the right coverage, at the right price, from companies you know and can rely on.
- Select from four membership packages with tiered levels of insurance benefits to find the coverage that best fit your needs.
- Adjust your benefits and coverage as your needs change. In addition to ABBA membership benefits and ACA-qualified health insurance plans, your ABBA Producer offers many other insurance plans, designed to meet a range of needs including supplemental health plans, dental, short-term medical for temporary needs, critical illness and life insurance.

Providing value and benefits to Americans that are as straight forward as your ABCs.

A=Advocate B=Benefits C=Coverages

ABBA is an association that provides its members access to certain described insurance coverages. ABBA is not an insurance carrier or an insurance agency. Benefit availability may vary by state.

## Advocating for You

America's Business Benefit Association's purpose is to enhance the quality of life for members by providing group buying power on consumer goods and services, business benefits, and health-related purchases, including access to healthcare insurance benefits.

In its 25 years of providing benefits, services and advocacy for individuals and families, ABBA has grown its organization to be a nationally recognized and well-respected association of the self-employed, sole proprietors, families and individuals.

### ABBA was begun with one idea—power in numbers.

Group purchasing power meant individuals could obtain benefits not typically available for small business owners and entrepreneurs. From there ABBA turned to Washington D.C., advocating for those same individuals who needed a voice on legislative issues like healthcare, taxes and small business laws.

## Today ABBA and its members are working together as one common voice for all Americans.

### Legislation and advocacy

With a recovering economy and health care reform changes, ABBA has stepped up its efforts and worked hard to bring about effective, meaningful changes that improve the lives of Americans, small businesses and the self-employed.

### ABBA's mission

- To enhance the quality of life for members by offering or providing educational information
- To provide access to goods, services, benefits or group discounts by using the buying power of all members
- To deliver valued member benefits at the best price and of the highest quality
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience in serving the self-employed, sole proprietors, families and individuals
- To give members the right and opportunity to set policies and goals
- To represent our members' interest on legislative and regulatory issues that directly impacts their lives, including healthcare, taxes and regulations

### ABBA's endorsement

ABBA can negotiate deals on great services and products using the power of the people we represent. The ABBA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of ABBA members.



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## Association Benefits

ABBA provides you the opportunity to join with thousands of others across the nation and enjoy savings on consumer, business, travel, and health related benefits and services. ABBA is able to provide large company group buying power to the smaller market, and is dedicated to helping small business owners, the self-employed, individuals and families.

### Consumer

#### 24-hour emergency roadside assistance

Through Road America, you receive 24-hour coverage for the first \$50 per occurrence for defined roadside emergency expenses (*pre-registration required*).

#### Identity theft protection

Pays up to \$2,500—with no deductible—for expenses resulting from identity theft. This benefit can help pay for expenses you incur as a result of identity fraud, including attorney fees, notarized affidavits, lost wages and certified mail.

#### Car rental discounts

Take advantage of affordable auto rental rates from Avis, Budget and Dollar Rent A Car.

#### Child ID card services

You can't be with your children all the time—especially when they go to school—but you can provide additional protection for those times when they're not with you. By registering your children with SafetyNet Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

#### Floral service discounts

Save 15 percent every time you order flowers or gifts through 1-800-Flowers.com, one of America's top providers of floral and specialty gifts.

#### My Association Savings Benefits

In partnership with Abentiy provides members with exclusive perks and over \$4,500 in savings on everything from pizze and the zoo, to movie tickets, oil changes, hotels and car rentals.

Over 102,000 available discounts across 10,000 cities in the U.S. and Canada.

#### Travel assistance plan

When traveling more than 100 miles from your permanent residence, you will have a range of services to assist you in the event of an emergency, including emergency evacuation/repatriation, vehicle return, transportation of mortal remains, transportation of escort, minor children return/escort. (*Travel assistance is not available to residents of Connecticut, Florida or New York.*)

## Business

### ADP payroll processing

ADP will meet your needs as your business grows with Workers' Compensation, payroll, payroll tax and human resource solutions. New payroll subscribers receive a lifetime 25 percent discount plus your first month FREE.

### Credit card processing

Process all your business transactions including product sales and service fees. High approval rate for the most SMB industries; low rates starting at 2.19 percent (may be lower for large-volume merchants); 24/7 customer service; PCI compliant software; and no expensive equipment required.

### Hewlett-Packard computer and digital equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale equipment (scanners, cash registers, etc.) and more.

### Office Depot office supplies and furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of 30 percent when compared to their previous office supplies provider. There is FREE SHIPPING for members.

### UPS express delivery services

Member discounts on UPS delivery services include 10 to 28 percent savings based on type of delivery service.

### Apple product discounts

Save on Apple products, including iPads, iPods, software and computers. Discounts include:

- 2 percent off iPad, 2nd generation
- 8 percent off Apple desktops and laptops
- 10 percent off displays, iPod, Apple-branded accessories and third-party accessories and software
- 20 percent off Apple software, AppleCare

## Health-related

### 24-hour nurse helpline plan

The 24-hour nurse helpline is designed to help members become more informed about their healthcare. The nurse helpline is a 24/7 confidential telephone service that allows members to ask questions and receive information about their health, illnesses and medications. There is no cost to use the helpline.

### Doctor On Demand<sup>1</sup>

Doctor On Demand provides fast, easy and affordable access to Board Certified medical doctors (for adults and children), through a video visit on your smartphone or computer from the comfort of home – 16 hours a day, 7am - 11pm EST.

The doctors are able to accurately and effectively diagnose over 95 percent of medical issues, without the inconvenience of an in-person assessment. Physicians can diagnose, treat and even write prescriptions for nearly any non-emergency medical condition, including: coughs, colds, sore throats, flu, nausea/diarrhea, allergies/sinus and more.

Doctor On Demand medical video visits are typically \$49.

### Emergency helicopter rescue

In the event that an eligible member suffers from a "certified injury" as a result of an accident that requires emergency medical transportation by helicopter in accordance with EMS protocols, the program will reimburse the participant or their provider up to a maximum of \$7,000 per occurrence. (Not available to residents of Connecticut and Florida.)

### Discount prescription drug card<sup>2</sup>

A prescription drug card is available to ABBA members, offering a discount on most generic and name-brand prescription medicines.

### Vision discount program

Clear Vision is a discount program that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. Save up to 15 percent on eye exams. Lens and frame discounts range from 20 to 60 percent off.

<sup>1</sup> Doctor On Demand operates subject to state laws and does not currently offer care in AK, AR, ID or LA. Doctor On Demand is not intended to replace the care of a primary care physician. Doctor On Demand physicians do not prescribe DEA controlled substances, and may elect not to treat or prescribe other medications based on what is clinically appropriate.

<sup>2</sup> This is not an insurance plan.

## Insurance Coverages

Additional benefits*	Basic Prime	Prime Plus	Premium Prime
<b>Accident medical insurance</b> After the deductible, benefits are payable for medical expenses incurred as the result of each covered accident. A family plan covers the primary member, spouse and all dependents.	<b>\$2,500</b> (\$100 deductible)	<b>\$5,000</b> (\$250 deductible)	<b>\$7,500</b> (\$500 deductible)
<b>Critical illness insurance coverage</b> Pays a lump-sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. A family plan covers the primary member and spouse.	<b>\$5,000</b>	<b>\$5,000</b>	<b>\$5,000</b>
<b>Term life insurance</b> Benefit amount is paid in the event of your death. Primary member only.	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Accidental death and dismemberment insurance coverage</b> The benefit is payable when a covered loss results within 365 days after an accident. A family plan covers the primary member, spouse and all dependents.	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
<b>Accident disability income insurance</b> Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.	<b>\$1,000</b> (per month)	<b>\$1,500</b> (per month)	<b>\$2,000</b> (per month)

\*The benefits listed are available through membership in ABBA. Insurance coverages outlined in this brochure are provided under the master Group Insurance Policy (GAO-P-1207) issued to ABBA, the master group policyholder.

This brochure provides a very brief description of the important features of the ABBA membership packages. This brochure is not a certificate of coverage and only the actual certificates' provisions will control. The certificates themselves sets 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) and the Group Term Life Insurance (GAO-TL-C-1207).

Membership in ABBA can be purchased alone or in conjunction with an insurance plan. Separate rates apply accordingly.

Increased ABBA benefit packages not available in the states of AK, CT, HI, MD, ME, MT, NH, NJ, NY, OR, SD, VT and WA.

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 an ABBA 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.

## Additional insurance benefit details (may vary by state)

### Critical illness insurance coverage

- 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 and 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 percent of the amount that it would have paid for the condition if first diagnosed more than 30 days after the insured person's effective date. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.
- The amount payable will be reduced by 50 percent if the insured person is age 65 or older on the date a benefit becomes payable. Coverage terminates at age 70.
- The following services are NOT covered under the ABBA membership. For the complete list of limitations and exclusions, please see the certificate of coverage. 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; or
  - 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, hospital confinement, disability and death and dismemberment insurance coverage

- All coverage terminates at age 70.
- The following services are NOT covered under the ABBA membership. For the complete list of limitations and exclusions, please see the certificate of coverage. 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 persons employed or retained by the Policyholder or any family member; or
  - 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 illness or injury;
  - using drugs;
  - being intoxicated;
  - work; or
  - a medical mishap.

### Life Insurance

- Coverage terminates at age 70.
- The plan does NOT provide a death benefit under the ABBA membership for the following (for the complete list of limitations and exclusions, please see the certificate of coverage):
  - suicide, attempted suicide, or other intentionally self-inflicted injury or sickness, while sane or insane, if it occurs within two years from the insured person's effective date of coverage; or
  - death as a result of war, whether declared or undeclared.

This brochure is used with Care Access Plan. The association package is used solely in conjunction with the Care Access Plan, A fixed-benefit indemnity plan with hospital, surgical and critical illness insurance benefits for members of ABBA.

### **ABBA Association**

America's Business Benefit Association (ABBA) is a national not-for-profit association that provides individuals, small businesses and self-employed consumers with business benefits, services and health-related options, including access to valuable association endorsed health insurance benefits.

### **About 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).

### **About The IHC Group**

Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc. (IHC SB), a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, advisor centers, private label arrangements, and through the following brands: [www.HealthDeals.com](http://www.HealthDeals.com); Health eDeals Advisors; Aspira A Mas; [www.PetPartners.com](http://www.PetPartners.com); and [www.PetPlace.com](http://www.PetPlace.com). IHC creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products, all of which are underwritten by IHC's carriers or placed with highly rated insurance companies.

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These products are not qualifying health coverage ("Minimum Essential Coverage") that satisfies the health coverage requirement of the Affordable Care Act. If you don't have Minimum Essential Coverage, you may owe an additional payment with your taxes. The termination or loss of this policy does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period. These products may include a pre-existing condition exclusion provision.