

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 healthcare 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.



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

How does it work?

Becoming a member can give you some real help when you need it most. [Balance](#) insurance benefits are listed below. 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
Deductible per accident	\$100 deductible	\$250 deductible	\$500 deductible	\$500 deductible
For covered medical expenses for injuries from a covered accident. A family plan covers the primary member, spouse and all dependents.				
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
Pays monthly benefit up to 12 months for disability due to accident, after a waiting period of 90 days. Primary member only.				

Monthly membership dues	Balance 1	Balance 2	Balance 3	Balance 4
Single	\$34.95	\$44.95	\$54.95	\$64.95
Family	\$51.95	\$69.95	\$89.95	\$109.95

Additional benefits included with every **Balance** membership plan

How a **Balance** Membership plan works

Anthem is 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.

Ready to enroll?

Call your Anthem authorized agent today!

The logo for the Balance membership plan. It features the word "Balance" in a bold, blue, sans-serif font. The text is centered within a yellow rectangular box. This yellow box is partially overlapped by an orange box on the left and a blue box on the right, creating a layered, modern design.

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**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.*

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 paid for the condition. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.
- Benefits are reduced by 50 percent when the member turns age 65 and all benefits terminate at age 70.
- 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; or
 - 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

- All coverage terminates at age 70.
- 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; or
 - 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; or
 - work.

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).

Anthem Blue Cross and Blue Shield is the trade name of: In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Communicating for America is a national non-profit advocacy organization that supports affordable healthcare 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 healthcare dollar while advocating on their behalf with insurance companies, regulators and lawmakers. Association membership fees are used for benefits, marketing, distribution and administrative expenses.

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).

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

About The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ:AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from 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.) For more information about The IHC Group, visit www.ihcgroup.com.

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