

"Platinum" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$100 10 Visits
Hospital Benefits*: Daily Maximum (Semi-private room or ICU/CCU): Intensive Care Unit (ICU/CCU) per day: Combined Maximum number of covered days (per person per policy year):	\$1000 \$1000 60 days a year
Surgery Benefits*: Inpatient: Outpatient: Maximum number of surgeries (per person per policy year):	\$3,000 \$2,000 2 Surgeries
Anesthesia: Inpatient/Outpatient (2 visits per person):	20% of Surgery Benefit
Emergency Room: Maximum number of visits (per person per policy year):	\$125 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$5,000 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

"Value" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$75 10 Visits
Hospital Benefits*: Daily Maximum (Semi-private room or ICU/CCU): Intensive Care Unit (ICU/CCU) per day: Combined Maximum number of covered days (per person per policy year):	\$400 \$500 60 days a year
Surgery Benefits*: Inpatient: Outpatient: Maximum number of surgeries (per person per policy year):	\$1,000 \$500 2 Surgeries
Anesthesia: Inpatient/Outpatient (2 visits per person):	20% of Surgery Benefit
Emergency Room: Maximum number of visits (per person per policy year):	\$125 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$2,500 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

"Physician" Plan Benefits	Insurance Pays:
Doctor Office Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 10 Visits
Wellness Visits: Maximum number of visits (per person per policy year):	100% after \$30 Copay 3 Visits
Diagnostic Testing, X-Ray & Laboratory: Maximum number of visits (per person per policy year):	\$75 10 Visits
Emergency Room: Maximum number of visits (per person per policy year):	\$100 5 Visits
Accident Medical Expense Benefit: Deductible: Maximum number of treatments (per person per policy year)	\$1,000 \$100 deductible 1 Visit
Waiting Period (days) for Benefits: Accident Coverage: Sickness Coverage:	No waiting period 30 days
Physician/Hospital Preferred Provider Option (PPO)**	Average discounts range from 5% to 40%*** on Physician/Hospital services/Specialty services

THIS IS LIMITED MEDICAL INDEMNITY COVERAGE. IT IS NOT MAJOR MEDICAL COVERAGE and is not intended to replace other medical coverage. *Pre-existing condition: applies only to Hospitalization (including First Day Admission, Semi-Private Hospital Room and Board, and ICU/CCU), Surgery and Anesthesia. Plan availability, benefit offerings, and rates vary by state. See a complete list of limitations or exclusions at the web site: www.RealtorsCoreHealthInsurance.com

Call a benefit specialist today at
(877) CORE-PLAN (877) 267-3752
or go online for more information.

Online quotes and enrollment at
www.RealtorsCoreHealthInsurance.com/AE

** Preferred Provider Option (PPO) and Prescription Discount Card are not insurance benefits; but are discounts offered as part of your RCHI plan.

*** Based on national average of discounts provided by PPO provider.