

Allied™ Cost Saver **PLUS** Major Medical

Cost Saver **PLUS** Major Medical* adds comprehensive major medical coverage to the Allied™ Cost Saver limited benefit plan. By combining the cost-effective first dollar coverage of the Allied Cost Saver plan with major medical coverage, an employer is able to offer an affordable, comprehensive employee health plan that is the alternative to comparably priced high-deductible plans.

Who should purchase Cost Saver **PLUS** Major Medical?

Cost Saver **PLUS** Major Medical is the perfect option for the employer priced out of traditional health insurance plans who still wants to offer a comprehensive health benefit plan. Everyday needs for basic services (such as office and emergency room visits and outpatient surgery) that are important to employees are covered by Allied Cost Saver. Allied Cost Saver **PLUS** Major Medical adds true major medical insurance coverage for catastrophic conditions at an affordable total cost.

Base Medical Benefits	Allied Cost Saver limited benefits for essential care. See Allied Cost Saver plan brochure for details.	
	Deductible	\$500
	Out-of-Pocket Maximum	\$5,000 in-network/\$5,000 out-of-network. Limit 2x per family unit.
Major Medical Benefits	Coinsurance	100% in-network and out-of-network to Lifetime Maximum after out-of-pocket maximum is reached. \$20 copay for office visits still required.
	Lifetime Maximum Benefit	Total \$5,000,000 , including Cost Saver Benefits, while insured, per person (\$1,000,000 per calendar year).
Outpatient Prescription Drug Options	<ul style="list-style-type: none"> • Generic Only Option: <ul style="list-style-type: none"> • Generic: \$15 copay per prescription. No limit on number of prescriptions. No annual limit benefit per calendar year. • Brand name: Provided at Allied's contracted discount. • Formulary Plan \$75/\$500: \$75 deductible (waived for OTC and generic), unlimited generic benefit and \$500 Annual Maximum Benefit (Brand and Specialty). • Formulary Plan \$150/\$1500: \$150 deductible (waived for OTC and generic), unlimited generic benefit and \$1,500 Annual Maximum Benefit (Brand and Specialty). • Formulary Plan \$150/Unlimited: \$150 deductible (waived for OTC and generic), unlimited generic benefit and Unlimited Maximum Benefit. <p><i>Note: Total Rx Benefits are subject to major medical calendar year and lifetime limits.</i></p> <p><i>See brochure for formulary details.</i></p>	

* This insert to be used only with the Allied Cost Saver plan brochure. Please see the plan disclosure and Certificate of Insurance for all plan provisions.



How does Allied Cost Saver **PLUS** Major Medical work?

Basic medical care is covered under Cost Saver benefits. Once an insured reaches the out-of-pocket maximum, their eligible expenses are covered at 100% (to the plan maximums).

All eligible non-Rx out-of-pocket expenses paid by the insured (including copays, deductibles, coinsurance and amounts in excess of any benefit maximum) apply to the out-of-pocket maximum.

Plan underwritten by:



AAIC is rated "A+" (Superior) by A.M. Best Co. AAIC is a subsidiary of Munich Re America Corporation and an affiliate of Munich Reinsurance America, Inc.

Plan administered by:



The family of Wellness Horizons® and Allied™ products includes group and individual insurance plans for Health, Dental, Life and Disability benefits.

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