

Communicating for America
Premier Benefits



Communicating for America, Inc.

Communicating for America (CA) is a nonprofit association that has been serving individuals, families and the self-employed with discount benefits, services and legislative advocacy for nearly 40 years. Today, CA provides healthy lifestyle benefits at the Standard membership level, like Teladoc and a discount prescription drug card, as well as business benefits like roadside reimbursement and remote technology services. The Premier membership level includes all Standard benefits, as well as valuable association-endorsed insurance coverages.

Standard benefits

Teladoc™

Teladoc is a national network of board-certified physicians providing cross-coverage consultations 24 hours a day, 365 days a year. Teladoc physicians use electronic health records, telephone and video consultations to diagnose, recommend treatment and write short-term non-DEA controlled prescriptions when appropriate. Teladoc does not replace the existing primary care physician relationship but instead enhances it with an efficient, cost-effective alternative for minor medical problems. There is a \$10 fee for each physician consultation.

Teladoc does not replace the primary care physician. Teladoc is not available in Oklahoma. Teladoc does not guarantee that a prescription will be written, and operates subject to state regulations. Teladoc does not prescribe DEA controlled substances. Teladoc physicians reserve the right to deny care for potential misuse of services.

Coaches and advocates

Need information on providers in your discount network or assistance with benefits? You have a personal advocate ready to help.

Accident protection†

CA membership provides \$50 of protection for any covered hospital emergency room visit that is the result of a “wheels” related motorized vehicle accident* or directly involves a farm machine or a farm animal. In addition, the plan pays you \$50 a day for each day you are hospitalized as a result of a covered accident, and provides an additional \$5,000 accidental death benefit. Coverage is for the primary member only.

Underwritten by Monumental Life Insurance Company, Baltimore, Md.

Discount prescription drug card

All members of CA receive a discount prescription drug card as part of the Standard benefit level. A separate prescription drug benefit is available with CA-endorsed health plans. *This is not an insurance benefit, and is not affiliated with Madison National Life Insurance Company, Inc., Standard Security Life Insurance Company of New York or Independence American Insurance Company.*

Low rate student loans

CA gives members access to Federal Stafford, PLUS and alternative loan forms.

CA legislative hotline

Have your voice heard in Washington. Simply call CA and let them know what issues you'd like to see CA working on in D.C.

Standard roadside motor reimbursement plan

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two times per year). For farm related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Receipt for reimbursement must be received within 60 days of service.

Premier roadside motor reimbursement

CA will reimburse you for any towing and emergency roadside services to these additional maximums, twice a year: Premier One—\$50, Premier Two—\$75, Premier Three—\$100 and Premier Four—\$125. Reimbursement is also available for farm related vehicles once a year at the following levels: Premier One—\$100, Premier Two—\$120, Premier Three—\$150 and Premier Four—\$175. Family membership includes services twice a year per household, otherwise, benefit is for primary member only. Call CA at 800-432-3276 for your roadside emergency form, and submit within 60 days of service for reimbursement. This benefit is for Premier members only. The Standard motor reimbursement benefit is not included with this increased benefit level.

Discount remote access

- Remote meeting
Live video meeting service that allows you to converse with clients over the Internet.
www.ibackup.com/cfa/
- Remote PC access
The ability to remotely access your office PC from home, or your home computer at work.
www.ibackup.com/cfa/
- Remote backup
Automatic backup of your personal PC over the Internet for safer file storage at a remote location.
www.ibackup.com/cfa/

Smart Choices news

Member's connection to healthy lifestyle articles, the latest CA news and legislative updates from Washington, D.C.

† Motor vehicle accident protection is for Standard members only.

* Exclusions include motorcycles and three-wheel all-terrain vehicles (ATVs). Plan specifics including limitations and exclusions apply. Please see master policy for complete details.



Premier benefits

A winning combination

The IHC Group and its affiliates have offered health insurance products to over one million customers for nearly 30 years. Together, CA and The IHC Group offer a unique combination of association-endorsed health insurance products at cost-effective price points.

Premier members receive all Standard membership benefits,[†] plus

Additional insurance coverage*	Premier One	Premier Two	Premier Three	Premier Four
Critical illness insurance* 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 a primary member and spouse.	\$2,500	\$5,000	\$7,500	\$10,000
Accident medical expense insurance* For medical expenses for injuries from any one accident after deductible, subject to the duplication of benefits provision (if applicable, varies by state). A family plan covers the primary member, spouse and all dependents.	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)	\$10,000 (\$500 deductible)
Term life insurance* Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500	\$10,000
Accidental death and dismemberment insurance* 24 hours a day, everywhere you go. Family membership covers all family members, if a covered loss results within 365 days after an accident.	\$5,000	\$10,000	\$10,000	\$10,000
Accident disability income insurance* Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month

[†] Motor vehicle accident protection is for Standard members only.

* Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance Company. Madison National is a member of The IHC Group. Not available in all states. You may request our member documents for complete details. Benefits terminate on the date the covered person attains age 70. Exclusions and limitations apply. Benefits are offered at the sole discretion of CA and may vary by vendor or state of residence. Standard benefits, which are included with Premier benefits, are listed on page 2.

Communicating for America

The association-based health and life products listed in this brochure are available to members of Communicating for America, Inc. (CA). CA provides many benefits and discounts to its members. Your enrollment as a member of CA is completed upon receipt of the association dues. If you are not currently a member of CA dues will be added to the premium based on choice of billing cycle. Your membership information will be mailed shortly thereafter.

CA is not affiliated with Madison National Life Insurance Company, Inc., nor is it a part of the insurance coverage.

CA is a 501c5 nonprofit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. Find more information at www.communicatingforamerica.org.

Madison National Life Insurance Company, Inc.

The association-endorsed health and life insurance products in the Premier membership listed are underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National is a member of The IHC Group and is rated A- (Excellent) for financial strength by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insured.

The IHC Group

The IHC Group is an organization of insurance carriers, managing general underwriters, third-party administrators and marketing affiliates that has been providing health, life, disability, dental, vision and medical stop-loss insurance solutions to groups and individuals for nearly 30 years. With over \$1.3 billion in assets as of November 2009, 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, Inc. Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. Find more information at www.ihcgroup.com.

This information is a brief overview of the plan's features, and is not intended to serve as a legal representation of the benefits provided. Benefits are subject to all definitions, terms, conditions, limitations and exclusions of the entire contract. Accident medical expense benefits are reduced by benefits payable under any other insurance plans. Pre-existing conditions may apply. Some provisions may vary by state. For complete details refer to the Madison National Life Insurance Company group policy (form number GAO-P-1207) and the underlying certificates of insurance.