



Announcing NEW Health Benefits for Members of USBG!

SecureCare Advantages

- Nationwide Limited Benefit Health Insurance
- Plans starting as low as \$77 a month
- No pre-existing conditions limitations
- Phone medical consultations 24/7
- Large nationwide network of doctors & hospitals for reduced rates on healthcare

Homeland Value Added Benefits

- Coverage for prescription, vision, lab and x-rays!
- \$2,000 Accident Medical Expense per occurrence benefit
- Covers you & your family 24 hrs a day; on & off the job!

For more information regarding coverage options:

Call Member Services: (888) 348-7669

Online at: www.homeland4one.com/USBG

For More Information:

(888) 348-7669

- *Guaranteed Coverage!*
- *No Deductibles or Co-Pays!*
- *No Medical Questions!*
- *No Tobacco Restrictions!*
- *Credit Cards Accepted!*

SECURECARE MONTHLY RATES

	250	500	750	1000
INDIVIDUAL	\$77	\$121	\$159	\$190
+SPOUSE	\$134	\$214	\$291	\$351
+CHILD(REN)	\$145	\$226	\$310	\$379
+FAMILY	\$189	\$303	\$421	\$514

See Benefit Table on back

Chartis and Homeland HealthCare do not provide tax advice. Employers, employees, owners and others should contact their attorney or tax advisor for details.

SecureCare is administered by Homeland HealthCare. Limited Benefit Health Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. Limited Benefit Health Insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage. Homeland Health Care Value Added Benefits Program, except for vision, is neither underwritten nor provided by National Union Fire Insurance Company of Pittsburgh, Pa. National Union Fire Insurance Company of Pittsburgh, Pa., assumes no responsibility or liability for any of the listed services, the providers of the services, the quality of the services, the delivery of the services, or the outcomes of the services. Questions or concerns about the services should be addressed directly to the providers.

Limited Benefit Health Insurance

This is limited indemnity coverage. This is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.

SecureCare Benefit Descriptions	250	500	750	1000
PREVENTIVE BENEFITS				
Physician Office Visits (per visit – 3 pp/py – 6 family py)	\$50 per visit/\$300 py	\$50 per visit/\$300 py	\$75 per visit/\$450 py	\$75 per visit/\$450 py
Health Screening Benefit (per treatment-3/year)	\$25 per visit/\$75 py	\$25 per visit/\$75 py	\$50 per visit/\$150 py	\$75 per visit/\$225 py
Routine Well Child Benefit (per visit-6/year)	\$30 per visit/\$180 py	\$40 per visit/\$240 py	\$50 per visit/\$300 py	\$60 per visit/\$360 py
Diagnostic, X-ray and Lab Benefit (per visit- 3 pp/py-6 family)	N/A	\$50 per visit/\$300 py	\$100 per visit/\$600 py	\$125 per visit/\$750 py
Emergency Room Benefit (per visit – 4 pp/py)	\$50 per visit/\$200 py	\$100 per visit/\$400 py	\$150 per visit/\$600 py	\$250 per visit/\$1000 py
HOSPITAL BENEFITS				
Hospital Admission Benefit	\$250 per admission	\$500 per admission	\$750 per admission	\$1,000 per admission
Hospital Confinement Benefit – First 30 Days	\$250 per day	\$500 per day	\$750 per day	\$1,000 per day
Intensive Care Unit Benefit (per day)	\$250 per day	\$500 per day	\$750 per day	\$1,000 per day
SURGERY BENEFITS				
% of amount on Surgical Fee Schedule	N/A	100%	100%	100%
Anesthesia (% of amount on Surgical Fee Schedule)	N/A	25%	25%	25%
Ambulatory Surgery Center (per day)	N/A	\$100	\$150	\$250
OTHER BENEFITS				
Critical Illness (First Diagnosis)*	N/A	\$2,500	\$5,000	\$10,000
Invasive Cancer Benefit (% of amount on Fee Schedule)	N/A	100%	100%	100%
InSitu Cancer Benefit (% of amount on Fee Schedule)	N/A	25%	25%	25%
Heart Attack Benefit (% of amount on Fee Schedule)	N/A	100%	100%	100%
Stroke Benefit (% of amount on Fee Schedule)	N/A	100%	100%	100%
Renal Failure Benefit (% of amount on Fee Schedule)	N/A	100%	100%	100%
Coronary By-Pass Surgery Benefit (% of amt on Fee Schedule)	N/A	100%	100%	100%
ADL Deficit Benefit (% of amount on Fee Schedule)	N/A	100%	100%	100%
ACCIDENTAL DEATH BENEFITS				
Accidental Death Benefit	\$10,000	\$20,000	\$30,000	\$40,000
Common Carrier Benefit	\$2,500	\$5,000	\$7,500	\$10,000
DISMEMBERMENT BENEFITS				
Loss of Both Hands OR Both Feet	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Sight in Both Eyes	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand AND One Foot	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand AND Sight in One Eye	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One Hand OR One Foot	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Speech AND Hearing in Both Ears	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Hearing in One Ear	\$10,000	\$10,000	\$15,000	\$20,000
Loss of Thumb AND Index Finger of Same Hand	\$10,000	\$10,000	\$15,000	\$20,000
Loss of One or More Fingers OR Toes	\$2,500	\$2,500	\$2,500	\$2,500
Loss of Sight of One Eye	\$10,000	\$10,000	\$15,000	\$20,000
DISLOCATIONS & FRACTURE BENEFITS				
Dislocation Benefits (all)	\$1,000	\$1,000	\$1,250	\$1,500
Concussion	\$100	\$100	\$125	\$150
Fractures – Rib	\$500	\$500	\$500	\$500
Fractures – Other **	\$1,000	\$1,000	\$1,250	\$1,500
HOMELAND VALUE ADDED BENEFITS***				
Generic Prescription Card	Included	Included	Included	Included
Consult A Doctor	Included	Included	Included	Included
Careington Dental Discount Program	Included	Included	Included	Included
EyeMed Vision Program	Included	Included	Included	Included
DirectLabs	Included	Included	Included	Included
Accidental Medical Benefit (per occurrence) \$100 deductible	\$2,000	\$2,000	\$2,000	\$2,000

* Critical Illness is underwritten by National Union Fire Company of Pittsburgh, PA. Benefits under this Rider are not payable in connection with a Pre-Existing Condition during the initial 12 consecutive months the Insured Person has been enrolled for coverage under this Rider.

** Covered fractures include pelvis, skull, neck, thigh, upper arm, ankle, lower leg, elbow, heel, shoulder blade, lower jaw, collarbone, forearm, wrist, vertebrae, sternum, kneecap, cheekbone, hand, foot, coccyx and hip.

***Homeland HealthCare Value Added Benefits program is neither underwritten nor provided by National Union Fire Company of Pittsburgh, Pa.

Group plans can NOT be currently issued in: CT, MN, MT, NH, NJ, Puerto Rico