

SureCardPremier

A product of **NMIN Alliance** Affinity Group



Critical Protection & Recovery

Covered Specified Health Events

- Heart Attack
- Coma
- Coronary Artery Bypass Surgery
- End-Stage Renal Failure
- Paralysis
- Stroke
- Major Human Organ Transplant
- Major Third-Degree Burns

Unfortunately, these critical health events can interrupt our lives. While many people survive these events, the financial concerns can be immediate and devastating. Critical Protection & Recovery offers you peace-of-mind coverage. Your payment can be used to cover things like medical expenses, prescription drugs, loss of income, increased living expenses, transportation, meals, child care, and lodging.

Plan Benefits

	Plan 1	Plan 2	Plan 3
First Occurrence Benefit Central United will pay the selected amount for each Covered Person under this policy when he or she is first diagnosed as having had a Covered Specified Health Event. This benefit is payable only once for each Covered Person.	\$5,000	\$7,000	\$10,000
Monthly Income Benefit Central United will pay an additional amount per month (equal to 10% of the First Occurrence Benefit) to the Covered Person when a First Occurrence Benefit has been paid. The first monthly payment is payable beginning one calendar month following the date the Covered Specified Health Event occurred for which the First Occurrence Benefit was paid. Payments will continue for a total of 12 consecutive months.	\$500	\$700	\$1,000
Reoccurrence Benefit After payment of the First Occurrence Benefit, Central United will pay an amount equal to 50% of the First Occurrence Benefit if the Covered Person later has a reoccurrence of the first, or diagnosis of another, Covered Specified Health Event which occurs more than 365 days following the date the First Occurrence Benefit became payable. This benefit will again become payable for a specified health event when it occurs more than 365 days after this benefit last became payable.	\$2,500 No lifetime maximum.	\$3,500 No lifetime maximum.	\$5,000 No lifetime maximum.
Hospital Confinement Benefit	\$300 for each day of Confinement for treatment of a Covered Specified Health Event. No lifetime maximum.		
Ambulance Benefit Covers transportation to or from a Hospital due to a Covered Specified Health Event. The Ambulance transportation must occur within 180 days following the occurrence of the most recent Covered Specified Health Event. Limit two times per Covered Specified Health Event.	Air Ambulance: \$1,000 Ground Ambulance: \$250 No lifetime maximum.		
Transportation Benefit Central United will pay this benefit if the local attending Physician prescribes special medical treatment that must be provided in a Hospital or medical facility that is located outside of a 75 mile radius of the residence of the Covered Person. The treatment must take place within 180 days following the occurrence of the most recent Covered Specified Health Event. If the treatment is for an Insured Child, the commercial travel benefit is payable for up to two adults to accompany the Child.	50 cents per mile for noncommercial travel or cost of commercial travel (coach class plane, train, or bus fare). No lifetime Maximum. \$1,500 limit per occurrence of a Covered Specified Health Event.		
Lodging Benefit This benefit applies to the Covered Person or any one adult member of the Immediate Family when a Covered Person receives special medical treatment at a Hospital or medical facility that is located outside of a 75 mile radius of the residence of the Covered Person. The treatment must take place within 180 days following the occurrence of the most recent Covered Specified Health Event. This benefit will not be paid for lodging occurring more than 24 hours prior to or following the special medical treatment and is limited to 15 days per occurrence of a Covered Specified Health Event.	Actual charges incurred up to \$70 per day. No lifetime Maximum.		

Contact:

1-866-910-6646
www.SureCardPremier.com

NMIN Alliance
 1754 Woodruff Road, Suite 226
 Greenville, SC 29607
 email: info@nminalliance.com

Underwritten by Central United Life Insurance Company, Houston, Texas CI-A-SC. Refer to the policy for exact details. Product availability and benefits may vary by state.

Contact:

1-866-910-6646
www.SureCardPremier.com

NMIN Alliance

1754 Woodruff Road, Suite 226
Greenville, SC 29607

email: info@nminalliance.com

This is a brief summary of the SureCard Premier Critical Protection & Recovery offered through Central United Life Insurance Company, Houston, Texas. Refer to your policy/certificate for complete details as limitations and exclusions apply.

First Occurrence Benefit

For those immediate and unexpected expenses Central United will pay the selected amount for each Covered Person under the policy when he or she is first diagnosed as having had a Covered Specified Health Event. This benefit is payable only once for each Covered Person for one of the above listed Covered Specified Health Events.

Monthly Income Benefit

For your ongoing financial recovery, whether or not you're disabled Central United will pay an additional amount per month (equal to 10% of the First Occurrence Benefit) to the Covered Person when a First Occurrence Benefit has been paid. The first monthly payment is payable beginning one calendar month following the date the Covered Specified Health Event occurred for which the First Occurrence Benefit was paid. Payments will continue for a total of 12 months.

Reoccurrence Benefit

After payment of the First Occurrence Benefit, Central United will pay an amount equal to 50% of the First Occurrence Benefit if the Covered Person later has a reoccurrence of the first, or is diagnosed with another, Covered Specified Health Event which occurs more than 365 days following the date the First Occurrence Benefit became payable. This benefit will again become payable for a specified health event when it occurs more than 365 days after this benefit last became payable. No lifetime maximum.

Waiver of Premium Benefit

If the Named Insured becomes Totally Disabled for 60 days as a result of a Covered Specified Health Event, Central United will waive the premiums that fall due for the remainder of that person's Total Disability. The Total Disability must begin before the policy anniversary following that person's attainment of age 60. To be eligible for this benefit, premiums must continue to be paid for 60 days after the commencement of Total Disability. Upon approval of this benefit, waiver of premiums will begin on the premium due date next following 60 days of continuous Total Disability. This benefit does not apply to the Total Disability of the Insured Spouse or Insured Child(ren).

Renewability/Termination

This policy will automatically terminate at the end of a grace period if the premium is not paid. Your policy cannot be canceled regardless of any changes in your health, the number of times you receive benefit payments, or your advancing age. The only way your policy can be canceled is for failure to pay your premium or by your written request. This policy is guaranteed renewable for life subject to the Company's right to change rates on all policies of this class in your entire state. Coverage of an insured child ends on the premium due date following: the attainment of age 21 (or age 25 if enrolled full-time in an accredited college or university); or marriage, whichever occurs first.

Exclusions

We will not pay benefits for loss resulting from or in connection with the following: 1. participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a Physician or taken according to the Physician's instructions) or while intoxicated as defined by the law of the jurisdiction in which the cause of the Loss occurs; 2. intentionally self-inflicting bodily injury or attempted suicide; 3. war or any act of war, whether declared or undeclared, while serving in the military service or any auxiliary attached thereto; 4. travel in or descent from an aircraft, except while a fare paying passenger; 5. committing or attempting to commit a felony; 6. engaging in an illegal occupation; 7. a Specified Health Event occurring prior to the Effective Date.

The benefits described in this brochure do not cover all nonmedical expenses. However, the benefit payment you receive can be used to pay any of your medical or nonmedical costs not paid by any other insurance.

Central United Life Insurance Company / Houston, Texas

Product availability and benefits may vary by state.

Central United Life Insurance Company (CUL) specializes in providing insurance to employees on a payroll deduction basis. Since 1963 Central United Life has served its clients with a diverse portfolio of products designed to meet individual needs of employees and their families through the convenience of payroll deduction. Responsive customer service and prompt payment of claims is a constant goal Central United Life strives to achieve for all policyholders and group clients.

CUL has received a secure rating from The A.M. Best Company for more than 20 years. The A.M. Best Company describes secure insurers as "having a strong or good ability long term to meet their obligations to policyholders". They also state: "Insurers classified in the secure rating categories maintain a level of financial strength that is not vulnerable to unfavorable changes in the business, economic or regulatory environment." Ratings within the secure category range from A++ to B+. Central United Life Insurance Company has the B++ rating.

This product made available by

