GAP ENHANCER

MAKE YOUR CURRENT HEALTH INSURANCE WORK BETTER FOR YOU

A New Way to Help Pay Your Deductibles and Co-Insurance

Benefits can be paid for the medical plans of the State of South Carolina, including the Standard and High Deductible Plans.

Available for individuals who are eligible for the medical plans of the State of South Carolina

Using the GAP Enhancer to pay Deductibles and Co-Insurance in the SC Standard Plan

Accident Medical Expense

Accident Medical Expense gives you the coverage you need to pay the high out-of-pocket medical bills following an accident

Following a covered accidental injury, it'll cover your accident-related medical expenses up to the benefit amount you

ACCIDENT MEDICAL EXPENSE (AME)

- $250 deductible
- Pays covered out-of-pocket expenses up to the selected benefit amount**
- Treatment-specific limits on ground ambulance, physical medicine and durable medical equipment
- Includes accidental death and dismemberment benefits
- No network restrictions
- No waiting period applies
- Applicants must be 64years of age or younger
- Acceptance is guaranteed
- AME plan can be purchased on its own

Let's look at how Accident Medical Expense works

Mark was painting the living room when he fell off the ladder and broke his hip.*He has the **SC State Standard Plan** with a $2,540 out-of-pocket limit and a Plan Enhancer with a $2,500 benefit level.

TREATMENT COST	**$12,923****
PRIMARY MEDICAL PLAN PAID	**$10,383**
PLAN PAID	**$2,500**
AME DEDUCTIBLE	**$250**

Mark is responsible for the remaining $290

Availability and benefits vary by state.
*Not an actual case. Presented for illustration only. Cost of services will vary.
** Average cost of a fractured hip according to the National Center for Biotechnology Information. Re-trieved April 17, 2015, from www.ncbi.nlm.nih.gov/pubmed/23035626
*** In CO, GA, KS and OH, this plan pays the full benefit regardless of other coverage. Limited to two benefits per year, per policy holder.

Cancer and Heart/Stroke

Rider not available in all states.

This rider gives you the coverage you need with no deductible and no network restrictions

Cancer and Heart/Stroke coverage pays one lump-sum benefit for a covered first-ever cancer diagnosis *and* a covered heart attack or stroke. It pays 100% of the selected benefit for life-threatening cancer, heart attack resulting from coronary artery disease or cardiac arrhythmia, and stroke resulting from cerebrovascular disease.

CANCER AND HEART/ STROKE DETAILS[2]

- Pays full benefit regardless of other coverage
- Percentage of benefit payout varies by covered condition[2]
- Waiting periods apply (90 days for cancer and 30 days for heart/ stroke)[2]
- Pre-existing conditions limitation applies
- Available to applicants between 18-59 years of age
- Acceptance is guaranteed as part of GAP Enhancer

Let's look at how the Cancer and Heart/Stroke rider works

Following a routine colonoscopy, Oscar found out he had colon cancer. After a year of treatment, his medical bills started adding up.*He has the **SC State Standard Plan** with a $2540 out-of-pocket limit, and a Plan Enhancer with a $2,500 benefit level.

TREATMENT COST	**$14,019****
PRIMARY MEDICAL PLAN PAID	**$11,497**
PLAN PAID	**$2,500**
REMAINING OUT-OF- POCKET COSTS	**$40.00**

Oscar only has to pay $40.00 out of his pocket.

Availability and benefits vary by state.

*Condition-specific benefit percentages and state-specific waiting period details are listed on page 6 3

Not an actual case. Presented for illustration only. Cost of services will vary.

** Average cost of cancer treatment for one year according to the Medical Expenditure Panel Survey, statistical brief #345, November 2011

Sickness Hospitalization

Rider not available in all states.

Hospital stays are expensive. Our Sickness Hospitalization rider can help

If you're admitted to a hospital for a sickness, this rider will pay a lump-sum benefit for the first day of covered hospital admission. Sickness Hospitalization coverage has no deductible and no network restrictions.

Plus, it pays benefits regardless of other coverage you may have, helping you get the out-of-pocket coverage you need, when you need it.

SICKNESS HOSPITALIZATION DETAILS

- No deductible
- Pays full benefit regardless of other coverage
- No network restrictions
- Lump-sum benefit paid on first covered day of hospital admission
- One benefit per year, per person and two benefits per year, per family
- 30-day waiting period applies
- Pre-existing conditions limitation applies
- Available to applicants between 18-59 years of age
- Applicants must answer medical questions to qualify

Let's look at how the Sickness Hospitalization rider works

Donna was admitted to the hospital with pneumonia.*She has the **SC State Standard Plan / Family** with a $5,080 out-of-pocket limit, and a Plan Enhancer with a $5,000 benefit level.

TREATMENT COST	**$9,300****
PRIMARY MEDICAL PLAN PAID	**$4,220**
PLAN PAID	**$5,000**
REMAINING OUT-OF-POCKET COSTS	**$80.00**

Donna only has to pay $80.00 out of her pocket!

Availability and benefits vary by state.

*Not an actual case. Presented for illustration only. Costs of services will vary.

**Average cost of a hospital stay due to pneumonia according to the Agency for Healthcare Resource and Quality, statistical brief #146, January 2013.

As with any insurance product, there are Exclusions and Limitations. For a more detailed description of this product including those exclusions and limitations and a no obligation quote, please contact Bill Fjeran your local NMIN Alliance Representative at 888-277-4456 x204 and he will be happy to assist you.

Or, you can send an email to wf@nminedu.com and we will get right back to you with the answers to your questions.

You do not have to meet with a Representative, this product can be enrolled over the phone.

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