

Value Med Plan

for VBA Members

Sickness and Accident Office Call & Hospital Confinement Protection plus More

- **NO DEDUCTIBLE OR CO-PAYS**
- **USE ANY DOCTOR OR HOSPITAL**
- **GUARANTEED RENEWABLE TO AGE 65**

Benefits Are Paid Directly To You, In Addition To Any Other Insurance You May Have.

MEDICAL BENEFITS SCHEDULE

DOCTOR'S OFFICE CALLS

ANY LICENSED PROVIDER	\$75.00
10 per Calendar Year - Max 1 per Week	per visit

OUTPATIENT BENEFIT

OUTPATIENT BENEFIT AMOUNT	up to \$250.00 per Visit
Maximum Outpatient Calendar Year Benefit	\$1,000.00

AMBULANCE

AMBULANCE BENEFIT	\$200.00
per Sickness or Injury	

HOSPITAL BENEFIT

HOSPITAL BENEFIT AMOUNT	\$200.00
Up to 365 Days Lifetime Hospital Elimination Period - 3 Days	Daily

Offered To VBA Members



Underwritten by: United National Life Insurance Company of America
in AR, ID, IL, KS, MO, NE, NV, NM, ND, OK, SD, TX.
Group Policy #UP2005, UT Policy Form U0551-UT.

Underwritten by: Guarantee Trust Life Insurance Company
in All Other States Except NY. Group Policy #GP2005
LA Policy Form G0551-LA, ME Policy Form G0551-ME,
MT Policy Form G0551-MT, OK Policy Form U0552-OK.

Pre-Existing Condition Limitation

Pre-existing conditions are those medical conditions disclosed or not disclosed on the application which were diagnosed or for which medical advice or treatment was recommended or received from a Doctor within a 12 month period (6 months in ID) immediately preceding the Effective Date of a Covered Person's coverage.

Any loss due to a pre-existing condition is not covered unless the loss begins more than 12 months after the Effective Date of a Covered Person's coverage.

Exceptions and Limitations

We won't pay for charges incurred:

1. due to war or act of war whether declared or not;
2. due to intentionally self-inflicted injury;
3. due to Mental Illness or nervous disorders without demonstrable organic disease (Loss due to Parkinson's Disease or senile dementia is covered);
4. for normal pregnancy and child birth. Complications of pregnancy are covered as a Sickness;
5. for treatment of an injury that results from the Covered Person's commission of, or attempt to commit a felony, or from the Covered Person being engaged in an illegal activity;
6. for cosmetic surgery. But "cosmetic surgery" does not include reconstructive surgery that is incidental because of previous surgery due to trauma, infection, or other disease of the involved part;
7. for confinement in a Hospital located or care received outside of the territorial limits of the United States of America, its commonwealth partners, or the countries of Canada and Mexico; or
8. for the Covered Person being intoxicated or under the influence of alcohol or a narcotic; unless administered on the advice of a Physician.

Stable Premiums

Your premiums cannot be changed due to declining health. Your premiums can only be changed if we change the premiums of all like policies in your state. You will be notified before any changes are made.

Issue Age Unisex Rates* Rates Stay As Of Issue Age

Issue Ages	Monthly	Semi-Annual	Annual
18-49	\$31.00	\$177.29	\$348.31
50-59	\$49.00	\$280.24	\$550.56
60-64	\$70.00	\$400.34	\$786.52

*Plus VBA Membership. Classic Membership Fee is \$5.00 Monthly.

**Mail Applications To:
Value Benefits of America
15575 N 79th Pl - #100
Scottsdale, AZ 85260
(800) 366-2467**

**Administrator:
GEM Administrators
919 N 1st St
Phoenix, AZ 85004
(800) 756-4906**

This brochure is a brief summary of benefits only and is subject to the terms, conditions, exclusions and limitations of your Policy.
Coverage may vary or may not be available in all states.