



Bridge

Accident and Critical Illness Insurance

Benefits to help you through serious illness or injury



Underwritten by Madison National Life Insurance Company, Inc. (MNL), a member of The IHC Group. For more information about MNL and The IHC Group, visit www.ihcgroup.com. This product is not considered to be Minimum Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA).

Plan Selection

The amount of benefits provided and premium required are based on your plan selections. Exclusions and limitations apply. Review the Certificate of Coverage for full details.

	Bridge One	Bridge Two	Bridge Three	Bridge Four
<p>Critical Illness Benefit pays a lump-sum per person, up to the maximum benefit amount if diagnosed with a specified critical illness. The percentage of the benefit paid varies based on the illness diagnosed.</p> <p>A family plan covers a primary member, spouse and all dependents.</p>	\$2,500	\$5,000	\$7,500	\$10,000
<p>Accident Medical Expense After the deductible has been met, benefit pays per person, per injury for covered medical expenses for injuries from a covered accident.</p> <p>A family plan covers the primary member, spouse and all dependents.</p>	\$2,500 \$100 deductible	\$5,000 \$250 deductible	\$7,500 \$500 deductible	\$10,000 \$500 deductible
<p>Accident Hospital Confinement Benefit pays per person, per day and is available for up to 30 days when hospital confined due to covered accidents.</p> <p>A family plan covers the primary member, spouse and all dependents.</p>	\$150	\$150	\$150	\$150
<p>Accident Disability Income After a waiting period of 90 days, benefit pays per person, per month up to 12 months for disability due to an accident.</p> <p>All plans cover primary member only.</p>	\$1,000	\$1,000	\$1,000	\$1,000

How Bridge Works

Extra help, so you can focus on healing.

If you have an accident or are diagnosed with a covered critical illness, the last thing you want to worry about is money. You have health coverage for your medical bills but other costs can pile up while you're focusing on getting well. That's where Bridge can help.

If you choose, payments will go right to you. Use the money for whatever you need, like:

- ✔ Mortgage payments
- ✔ Credit cards
- ✔ Car payments
- ✔ Day care
- ✔ Business costs

Your acceptance is guaranteed



Your Bridge membership plan also includes the following non-insurance benefits through an association membership in Communicating for America (CA).

- ✔ Access to a virtual doctor 24/7
- ✔ Vision discounts through Davis Vision
- ✔ Towing and emergency roadside services

Critical Illness Insurance Coverage

Plan Details

Covered Critical Illnesses:

- » Life-threatening cancer
- » Heart attack
- » Kidney failure
- » Stroke
- » Coma
- » Coronary artery bypass
- » Loss of sight, speech or hearing
- » Major organ transplant
- » Paralysis
- » Severe burn

Critical Illness Exclusions:

The policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- » The insured person's suicide or any attempt at suicide, while sane or insane, or intentionally self-inflicted injury or sickness or any attempt at intentionally self-inflicted injury or sickness
- » The insured person's voluntary use of illegal drugs, the intentional taking of over-the-counter medication not in accordance with recommended dosage and warning instructions, and intentional misuse of prescription drugs
- » The insured person's voluntary participation in any riot or civil insurrection or declared or undeclared war, or any act of declared or undeclared war
- » Any illness specifically excluded from the definition of any critical illness
- » The insured person's commission of or attempt to commit a crime

The list of limitations and exclusions varies by state. Please see the Certificate of Insurance by state for the state specific list.



Pre-existing Conditions

A pre-existing condition means any illness or injury for which an insured person received any diagnosis, medical advice or treatment or had taken any prescription medicines during the 12 months (varies by state) immediately preceding the effective date of the insured person's coverage under the Policy. Benefits are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage, including any waiting period for coverage eligibility. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded by the Policy.

Critical Illness Insurance Continued

The percentage of the benefit paid varies based on the illness diagnosed. Benefits will be paid, subject to the benefit reduction and benefit payment conditions, if while the policy is in force, the insured is first diagnosed with a critical illness by a physician.

Once 100% of the maximum benefit amount has been paid, coverage terminates and no further benefits are payable for that insured person.

Benefit	Percentage Covered
Life Threatening Cancer more than 90 days after Effective Date	100%
Life Threatening Cancer within first 90 days after Effective Date	10%

In Georgia and Idaho, all Life Threatening Cancer is covered at 100% regardless of effective date

Heart Attack (Myocardial Infarction)	100%
Kidney (Renal) Failure <i>In North Dakota, no coverage within first 90 days after effective date</i>	100%
Stroke	100%
Coma <i>In Georgia, not covered</i>	100%
Coronary Artery Bypass	25%
Loss of Sight, Speech or Hearing <i>In Georgia, Loss of Sight or Hearing only</i>	100%
Major Organ Transplant	100%
Paralysis	
» Quadriplegia	100%
» Paraplegia	75%
» Hemiplegia	50%
<i>In Georgia, all Paralysis is covered at 75%</i>	
Severe Burn -Specified Body Area	
» Face and Neck and Head	99%
» Hand and Forearm Below Elbow Joint (Left & Right)	22.5%
» Upper Arm Below Shoulder Joint to Elbow Joint (Left & Right)	13.5%
» Torso Below Neck to Shoulder Joints and Hip Joints (Front & Back)	36%
» Thigh Below Hip Joint to Knee Joint (Left & Right)	9%
» Foot and Lower Leg Below Knee Joint (Left & Right)	27%
<i>In Georgia, Severe Burns are not covered</i>	

Georgia Benefit Payment Limitation: If the Insured Person is diagnosed with one of these Critical Illnesses within 30 days of the Insured Person's effective date, the Insured Person has the following options: (a) return the Certificate for a full refund of premium; or (b) continuing the Certificate coverage to provide payment of benefits in the event the Insured Person is diagnosed, during the time coverage is in effect, for another covered Critical Illness.

In Tennessee, if a condition such as kidney failure, organ transplant, paralysis, burns, loss of speech/sight/hearing is caused by an accident, the waiting period does not apply.

Accident Benefits Insurance Coverage

Plan Details

Covered Charges:

- » Hospital room and board
- » Miscellaneous expenses incurred during hospital confinement or outpatient surgery
- » Anesthesia services
- » Doctor visits
- » Hospital emergency care
- » X-ray and lab services
- » Ambulance expenses
- » Prescription drugs

The list of covered charges varies by state. Please see the Certificate of Insurance by state for the state specific list.

An Accidental Death and Dismemberment benefit of \$5,000 is available in MO, SC & TX only. See the Schedule of Benefits for complete details.

Total Disability or Totally Disabled is defined as an Injury resulting from a Covered Accident and from which the Insured is:

- » employed, but cannot do any work for which he or she is, or may become, qualified by reason of education, experience or training; or not employed, but cannot perform the normal and customary activities of a healthy person of like age and sex.

Accident Benefit Exclusions:

Bridge does not provide benefits for treatment, services or supplies that are:

- » Not medically necessary
 - » Not prescribed by a physician as necessary to treat an injury
 - » Determined to be experimental/investigational in nature
 - » Received without charge or legal obligation to pay
 - » Received from persons employed or retained by the policyholder or any family member, unless otherwise specified; and not specifically listed as covered charges in this certificate
 - » For a hernia of any type, regardless of cause or slipped femoral capital epiphysis or pathological fracture
 - » Injury sustained while participating in or practicing for any professional sports activity, unless specifically provided for
 - » Injury sustained while committing or attempting to commit a crime
 - » Attempted suicide or intentionally self-inflicted injury while sane or insane within the first two years of coverage
 - » Voluntary use of illegal drugs, the intentional taking of over-the-counter medication not in accordance with recommended dosage and warning instructions, and intentional misuse of prescription drugs
 - » Being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the injury occurs
 - » Covered charges incurred outside of the United States, unless such covered charges are incurred while you are on a trip of no more than 90 days
 - » A work-related injury covered under workers' compensation, employers' liability laws, or similar occupational benefits
 - » A medical mishap or negligence, including malpractice
- Or that are received or rendered as a result of:
- » Injury by acts of war, whether declared or not
 - » Injury which occurs while you are on active duty service in any armed forces, reserve or national guard or during active duty training when training extends beyond 31 days
 - » Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline
 - » Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping, or by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere
 - » Injury sustained participating in a rodeo

The list of limitations and exclusions varies by state. Please see the Certificate of Insurance by state for the state specific list.

Eligibility

Bridge is available to the primary applicant from the age of 18 up to 65. Critical illness benefits are reduced by 50 percent when the member turns 65, all benefits terminate when the covered person reaches age 70.

Important Information

This plan is not considered to be Minimum Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). Enrolling in and maintaining a Bridge CA membership will not exempt you from the Shared Responsibility Payment (tax) that may apply if you do not have a plan with ACA-compliant coverage.

This brochure provides a very brief description of the important features of Bridge. This brochure is not a Certificate of Insurance and only the actual certificate provisions will control. The certificates set forth, in detail, the rights and obligations of both the certificate holder and the insurance company. It is, therefore, important that you READ THE CERTIFICATES CAREFULLY. Insurance coverages available under Bridge requires a membership in Communicating for America (CA). Insurance coverages outlined in this brochure are provided under the Master Group Insurance Policy (GAO-P-1207) issued to CA, the master group policyholder. For complete details, refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207), Group Accident Certificate of Insurance (GAO-ACC-C-1207), Group Accident Disability Insurance Rider and (GAO-ACCDI-R-1207). Certificate numbers may vary by state.

About Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

About The IHC Group

Independence Holding Company (NYSE: IHC), formed in 1980, is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries (Independence Holding Company and its subsidiaries collectively referred to as “The IHC Group”). The IHC Group includes three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, call centers, advisors, private label arrangements, independent agents, and through the following brands: www.HealtheDeals.com; Health eDeals Advisors; www.PetPartners.com; and www.PetPlace.com.

About The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

About Communicating for America, Inc.

Communicating for America, a 501 (c)(5) organization, adheres to a simple, commonsense idea: rural people should enjoy all the benefits and representation that their urban counterparts do. That is why, year after year, our highest priorities are the issues facing our members and their families.

