

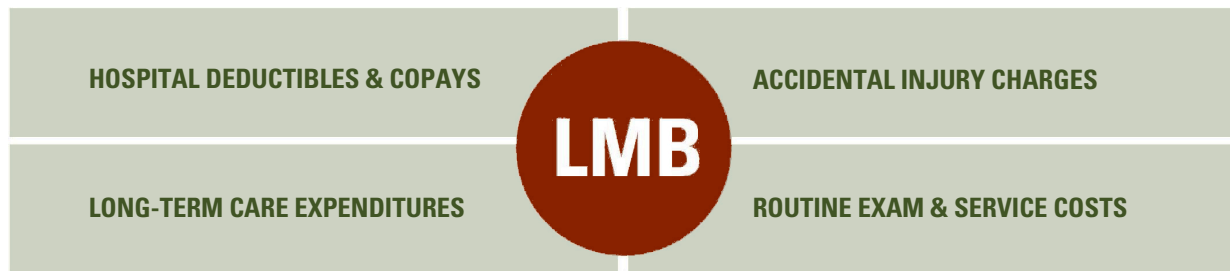


Limited Medical Benefit Four-in-One plan

an Abacus Protection Series product
underwritten by
Madison National Life Insurance Company

Health insurance deductibles and out of pocket cost can take a toll on your savings should a medical event occur to you or someone in your family. The Abacus Protection Series Limited Medical Benefit (LMB) Four-in-One plan, underwritten by Madison National Life Insurance Company, pays a cash benefit directly to you to help cover expenses that may occur from hospital bills due to accidents or sickness, hospital or surgery procedures and catastrophic events such as a serious critical illness.

With the LMB Four-in-One plan, you can provide coverage for yourself and your family with a variety of benefits, all at one low cost, regardless of your age, health or income. Protect yourself from:



SPECIAL FEATURES

- Guarantee Issue coverage – No Health Questions and No Medical Exam.
- Pays a lump sum benefit directly to you - tax free, in addition to any other benefits.
- Zero Pre-Ex waiting period for Hospital Benefits. 12/12 Pre-Ex on Critical Care.

DID YOU KNOW?

- The Federal Government spends more money each year on cash payments for disabled workers than it spends on food stamps and welfare payments.
- Annually, there are 45 emergency room visits for every 100 people in the US.¹

¹ CDC, National Hospital Ambulatory Medical Care Survey: 2014 Emergency Department Summary Tables



FOUR PLANS - THREE OPTIONS TO CHOOSE FROM

One: Hospital Protection

FIRST DAY HOSPITAL ADMISSION

Pays one single benefit amount for the First Day of each Hospital Inpatient Admission; provided the insured person is confined as an Inpatient, a charge is made for room and board and the Hospital confinement is recommended and approved by a Doctor. Pays in addition to the Daily Hospital Inpatient or Daily Hospital Intensive Care Unit benefit. Not payable if insured person is readmitted to a Hospital for the same or related illness or injury, or is admitted as a newborn Child.

<u>LOW</u>	<u>MEDIUM</u>	<u>HIGH</u>
\$500	\$1,000	\$1,500
per day; maximum benefit of 3 days per year		

INPATIENT SURGICAL

Pays the benefit amount for each day an insured person has Surgery when confined as an Inpatient. Not payable for dentistry or oral surgery, except excision of impacted third molars or closed or open reduction of fractures or dislocation of the jaw.

\$500	\$1,000	\$1,500
per day; maximum benefit of 1 day per year		

OUTPATIENT SURGICAL

Pays the benefit amount for each day an insured person has Surgery at an Outpatient facility. Not payable for dentistry or oral surgery, except excision of impacted third molars or closed or open reduction of fractures or dislocation of the jaw.

\$250	\$500	\$750
per day; maximum benefit of 1 day per year		

EMERGENCY ROOM VISIT (Illness only)

Makes a one-time payment of the benefit amount for each day an insured person has an Emergency Room Visit as a result of a non-occupational Illness for services that are provided on an Emergency basis and do not result in an Inpatient confinement; provided the Visit occurs within 72 hours of when symptoms for the Illness first manifested.

\$75	\$100	\$125
per day; maximum benefit of 4 days per year		

Two: Accident Protection

ACCIDENT EXPENSE

Pays the lesser of the benefit amount or actual expenses for covered charges incurred by an insured person as a result of a covered Accidental Bodily Injury which occurs while coverage is in force under this Rider. Initial charges must be incurred within 90 days of the covered Injury and while coverage is continuously in force.

\$500	\$1,000	\$2,500
per Injury; 52 week benefit period		

Three: Critical Care Protection

CRITICAL CARE

Makes a one-time payment of the benefit amount if one of the following specified health events occurs for the first time in the insured person's lifetime while the Rider is in force: Heart Attack, Stroke, Life Threatening Internal Cancer, End Stage Renal Failure, Coronary Artery Bypass or Permanent Paralysis. Subject to a 30-day waiting period and Pre-Existing Condition limitations. Diagnosis by a Doctor with clinical, radiological, histological and laboratory evidence is required. Coverage terminates for the insured person once the maximum benefit has been paid.

\$5,000	\$10,000	\$20,000
first occurrence; lifetime maximum benefit of 1 day		

Four: Preventive Care Protection

PREVENTIVE CARE

Pays the benefit amount for each day an insured person receives any of the following Preventive Care services provided by a Doctor. For well baby and child care (age 18 and under): Routine examinations and medical history, routine immunizations, one hearing screening from birth to age one, and one vision screening per year. For well adult care (age 19+): One routine physical examination per year, routine gynecological care including one cytologic screening per year, one prostate-specific antigen test and one rectal exam per year (male age 50+), one routine chest X-ray per year and routine laboratory services, and one screening mammography per year (age 35+). Not payable under any other benefit in the Policy.

\$50	\$100	\$150
per day; maximum benefit of 1 day per year		

Sample Rates Only

The Benefits and Premiums shown here are for Agent use only. Not all benefits or shown rates are available in all states. Contact ABACUS for a proposal made especially for your client.

	Weekly Premiums		
	<u>LOW</u>	<u>MEDIUM</u>	<u>HIGH</u>
Employee	\$4.80	\$9.42	\$15.82
Employee & Spouse	\$10.59	\$20.71	\$34.15
Employee & Child(ren)	\$7.82	\$15.22	\$25.41
Family	\$12.39	\$24.13	\$40.09

The Abacus Protection Series Limited Medical Benefit Four-in-One plan is Group Limited Benefit Fixed Indemnity coverage. This is not qualifying health coverage that satisfies the health coverage requirement of the Affordable Care Act (ACA). Master Applications can be written and Certificates may be issued for this coverage in AK, AL, AR, AZ, CA, DC, DE, GA, HI, IA, IL, IN, KY, LA, ME, MO, MS, MT, NC, NV, OH, OK, OR, PA, RI, SC, UT, VA, WI, WV, WY. Premiums are lower than shown in some states. Similar plans may be available in other states.

Madison National Life Insurance Company, Inc. (MNL) a Member of The IHC Group, is rated A- (Excellent), by A.M. Best.