

LIMITED BENEFIT

Limited Benefit Health Insurance Plans for Employees,
Small Business Owners, Families and Individuals



Standard Life and Accident Insurance Company

Limited Benefit Health Insurance Plans for Employees, Small Business Owners, Families and Individuals.



The Standard Life Limited Benefit Advantage

Families, small business owners and the self-employed often make sacrifices, but health insurance shouldn't be one of them. As the cost of health care continues to rise, the ability to afford treatment is foremost on the minds of many people. Those without the benefit of employer provided insurance need cost effective plans that provide real-needs coverage.

Standard Life Limited Benefit insurance is affordable health insurance that offers a variety of benefits at rates to fit any budget.

The plans pay a fixed amount to help cover common inpatient and outpatient medical expenses.

- hospitalization
- x-rays
- surgery
- lab tests
- doctor visits
- and more.

There is little worse than having medical treatment and discovering later that the treatment or procedure was not included in your insurance plan. That is why Standard Life Limited Benefit plans include an assortment of benefits that the average person could use to help cover the cost of medical treatment.

Policy Form Series SL-VERSEP/SL-VERSEPI



Basic Benefits

When a person is sick or injured and needs medical treatment, there is comfort in knowing they have insurance to help with some of the expense. Standard Life Limited Benefit insurance was carefully designed with the actual needs of employees, individuals, families and small business owners in mind.

The benefits are straight forward. There are no copayments or deductibles, and the plans pay regardless of coverage under other insurance plans.

The optional **provider network*** offers participants access to a wide selection of health care providers and hospitals across the country at a negotiated discount, which can add up to valuable savings.

Common outpatient benefits include benefits for **doctor office and emergency room visits; diagnostic tests, lab tests, x-rays and ambulance service.** There are also **lump-sum benefits** in the event of **accidental death, fractures, dislocations and burns.**

Inpatient benefits include **hospital confinement, inpatient and outpatient surgery, and anesthesia.** In addition, there are benefits for **mental illness and substance abuse treatment;** as well as, **critical illness and wellness,** which are not always provided by other insurance plans.

In today's arena, health insurance is widely discussed and proverbially, worth its weight in gold. Yet, while some forms of health insurance may not be affordable to all budgets, Limited Benefit insurance from Standard Life provides an accessible solution without sacrificing options or quality.

* PPO provider services are provided by MultiPlan. Each company is responsible only for its own products and services.

Critical Illness Benefit

Critical Illness insurance pays a fixed, lump-sum cash benefit if an insured person is diagnosed with a covered illness such as cancer, heart attack or stroke. Its purpose is to provide a lump-sum of money at a time when finances may be strained.

Most people are simply not financially prepared for all the medical and non-medical expenses that are associated with the aftermath of a traumatic illness. While the standard charges like doctor fees and medicine are expected, many are completely unprepared for the unexpected expenses like parking, extra child care, gas for travel to a treatment facility or even the maintenance of daily living expenses like mortgage or rent if they are unable to work for a period of time.

Because the bills don't end when the illness does, Critical Illness insurance is perhaps one of the most valuable "little known" types of insurance on the market today. Its benefit goes far beyond just "money", and can quite often mean the difference between overwhelming debt and financial stability.

Additional Accident Benefits

Accidents can happen any time and at any age. A fall, participating in a favorite sport or spilling a hot pan in the kitchen can result in a broken bone, a dislocation or a burn that demands immediate medical attention and payment for that care.

Unfortunately, the cost of treatment can be expensive. Doctor and facility fees, imaging fees, medicine, and even parking or the cost of extra help with household chores during recovery can quickly add up.

Accident benefits pay a cash lump-sum benefit in the event of a covered accident, whether at home or during the course of average daily activities, in addition to the other benefits provided by this policy. It can help protect your pocketbook, your savings account, your retirement fund, or any other pool of money that could be quickly drained by unexpected medical expenses.

You can rise above the statistics and be prepared for the unexpected.



Get discounted access to a wide range of healthcare providers across the country.

Limited Benefit Insurance partners with MultiPlan to provide its Limited Benefit Plan participants access to thousands of hospitals, practitioners and ancillary facilities who have agreed to significant discounts on their medical services. MultiPlan is the nation's oldest, largest and most comprehensive provider of independent medical cost management solutions, including PPO Networks.

With a network of more than half a million healthcare professionals, over 4,700 hospitals and over 96,000 ancillary care facilities, plan participants will have access to a wide range of quality healthcare providers across the county.

Limited Benefit Insurance plan participants can access and choose their Providers in order to take advantage of discounted prices through facilities and providers that are part of the MultiPlan network.

To locate a MultiPlan Provider visit www.multiplan.com - Search for a Doctor or Facility - Locate the logo shown below on the "other logos" tab.



Example of MultiPlan PPO Savings

Description	Total Number Providers / Facilities	Effective Discount*
Physicians	744,000	39.2%
Hospital and Facilities	101,000	16% - 33%

*This illustration is an example of average discounts based on all claims processed in a 12 month period. Effective discounts will vary from state to state. PPO Provider services are provided by MultiPlan, Inc., www.multiplan.com.





888.290.1085

Visit our web site at www.slaico.com