



Select Benefit Services Association
and Guarantee Trust Life present



*Your
Future...*

*Your
Money...*

*Your
Health...*



***High Deductible
Medical Insurance
exclusively for
members of the
Select Benefit
Services Association***

Your Future

It's no secret that health care costs are on the rise. Today, medical expenses for a serious sickness or injury can exceed the benefits provided by most traditional medical insurance plans – leaving you to pay the rest of the expenses out of your own pocket.

That's why it is important to have high deductible medical insurance to help protect your financial well being in the event of a catastrophic illness or accident. At Select Benefit Services Association (SBSA), we know the importance of protecting your assets in the event of a catastrophic illness or accident. We've partnered with Guaratee Trust Life Insurance Company (GTL) to offer Preferred Catastrophic, a very unique health insurance product.

Preferred Catastrophic offers catastrophic coverage to protect your family, home and lifestyle. With this plan, you can expect affordable major medical insurance that provides substantial benefits for health care expenses so you won't have to change your quality of life if you suffer an illness or accident.

Your Money

Preferred Catastrophic premiums cost less than traditional major medical insurance, leaving you with savings that can be used for other critical expenses. You'll pay less in monthly premiums, yet receive a million dollars in health care coverage. As a member of SBSA, you'll have access to our featured preferred provider organization, saving you money for your care whether you are in your deductible period or beyond. Best of all – under the preferred provider network, the providers you begin your care with can stay with you during your entire course of treatment.

Your Health

With Preferred Catastrophic, you are in control of your own health care. You have the freedom to decide how your medical dollars will be spent, from selecting a doctor to seeking a second opinion. You choose the health care that is in your best interest, not in the interest of an HMO or their participating doctors. There are no authorizations or referrals that can waste precious time – you consult with your doctor and decide on the treatment that is right for you.

Beech Street PPO

The plan's featured network is Beech Street Corp., a large preferred provider organization (PPO) with thousands of hospitals and physicians in its nationwide network. While you have the freedom to choose your health care provider out-of-network, Beech Street PPO can help you find the in-network doctor or hospital that will help you to keep your health care costs down. Benefits are paid at 100% if you choose an in-network provider from Beech Street and 80% for an out-of-network provider.

For help finding a network doctor or hospital, contact Beech Street at (800) 233-2478 or visit their website at www.beechstreet.com.

Your Deductible

Under the Preferred Catastrophic plan, you choose the deductible that is right for you. Calendar year deductible options start at \$25,000 per person to a maximum deductible of \$50,000 (in increments of \$5,000).

Once the calendar year deductible has been met, Preferred Catastrophic will pay benefits for all covered charges for medically necessary care and treatment of a sickness or injury, up to a lifetime maximum of \$1,000,000. All covered charges, whether paid by other medical insurance or out-of-pocket, may be used to satisfy the calendar year deductible.

Your choice of deductible amount determines your maximum out-of-pocket expenses when you choose an in-network provider. (If you choose to use a provider not in the Beech Street PPO, there is an additional \$5,000 out-of-pocket cost).

Select Benefit Services Association

The SBSA is a national organization committed to offering members innovative, high quality, and money-saving benefits and services. As a member of SBSA, you'll also receive immediate savings through discounts on non-insurance products and services including moving services, car rental, hotel and motel discounts, and more.

Coverage Details

After your selected calendar year deductible is satisfied, the Preferred Catastrophic policy will pay the reasonable and customary medically necessary charges incurred, up to a lifetime maximum benefit of \$1,000,000, for the benefits below:

Inpatient Hospital Care

This plan will cover 100% of in-network* services and supplies, including:

- Hospital room and board and general nursing care while hospital confined, up to the daily semi-private room rate
- Intensive Care Unit expenses
- Services of licensed specialists in occupational, physical, and speech therapy, chemotherapy, or radiation
- Nurse expense for private duty nursing, when prescribed by the attending doctor, up to \$250 per day, not to exceed \$25,000 per calendar year
- Hospital miscellaneous expense, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs), or medicines, therapeutic services and supplies
- Alcoholism treatment

Surgery

Preferred Catastrophic will cover 100% of in-network* surgical services, inpatient or outpatient, including doctor's fees for surgery, and assistant surgeon and anesthesiologist expenses.

Doctor Visits

Doctor visits, whether inpatient or outpatient, are 100% covered when provided by in-network* doctors.

X-Ray, Laboratory and Routine Test Expenses

Under this plan, you'll receive 100% coverage for in-network* diagnostic x-ray and laboratory expenses. We'll also pay for routine tests conducted, such as CAT scans and MRIs, when prescribed by your doctor.

Treatment for Mental and Nervous Disorders

This benefit will cover 100% of in-network* inpatient treatment for mental and nervous disorders or conditions, up to a lifetime maximum benefit of \$25,000.

Home Health Care, Hospice Care and Skilled Nursing Care

Preferred Catastrophic will cover 100% in-network*:

- Home Health Care services up to a maximum lifetime benefit of \$25,000
- Hospice Care up to 6 months
- Skilled Nursing Care up to a maximum lifetime benefit of \$25,000

Prescription Drugs

Charges incurred for your prescription drugs are covered, up to a maximum lifetime benefit of \$10,000.

Durable Medical Equipment

If you should require medical equipment, Preferred Catastrophic will cover the following:

- Rental or expenses of wheelchairs, hospital beds and other durable medical equipment of this type, not to exceed the purchase price
- Casts, splints, braces, trusses, crutches and other devices of this type
- Rental of mechanical equipment for medical or surgical treatment, not to exceed the purchase price

Emergency Room Services

This benefit covers emergency medical treatment sought at the nearest available facility.

Ambulance Services

We will pay the charges incurred, up to \$250 per trip, for transportation to a hospital or from one hospital to another, up to \$1,000 per year.

* 80% out-of-network

NOTE: Benefits may vary by state.

This brochure is intended for illustrative purposes only; it is not a contract of insurance. It is intended to provide a general overview of the Preferred Catastrophic insurance coverage. Please remember that only the insurance policy can give actual terms of coverage. All benefits payable are subject to the definitions, maximums, deductibles, benefit periods and limitations and exclusions of the policy.

Based on policy form HDGP-2003 and certificate HDGC-2003.
For complete details of all provisions, please read your policy carefully.

NOTE: This policy is not a small employer health plan, nor will this coverage be treated as a plan for the purpose of sections 160, 125, or 162 of the Internal Revenue Code.



G.T.L

Guarantee Trust Life Insurance Company

With over 65 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company, licensed in 49 states, the District of Columbia, and Puerto Rico.

Select Benefit Services Association

The Select Benefits Services Association (SBSA) is a membership organization committed to providing members high quality, innovative and money-saving benefits and services. SBSA membership is offered throughout the United States.