

2 MEDCOMPLETE

You and your family deserve the peace of mind of knowing they have premium health coverage. The MedComplete plan provides outstanding benefits for those who demand a higher standard in their health coverage.

The MedComplete plan is built around **choice**; quality coverage is only the beginning. Choose your deductibles, coinsurance options, even your Calendar Year Deductible. Make MedComplete YOUR premium health care insurance.



Health Plan Design Options

Lifetime Policy Maximum		\$2,000,000 or \$5,000,000					
Lifetime Transplant Maximum		\$500,000					
		Participating Provider		Non-Participating Provider			
Calendar Year Deductible		\$1,000	\$1,500	Additional deductible equal to Your Calendar Year Deductible			
		\$2,000	\$2,500				
		\$3,000	\$4,000				
		\$5,000	\$10,000				
Coinsurance Options	Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits	Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits		Company Insurance Percentage for Sickness and Injury and Wellness and Screening Benefits	Insured Coinsurance Percentage for Sickness and Injury and Wellness and Screening Benefits		
		20%				60%	40%
		50%				50%	50%
		50%				50%	50%
Out-of-Pocket Coinsurance Maximums*	80%	\$2,000		\$4,000			
	50%	\$2,500		\$7,500			
	50%	\$5,000		\$10,000			
Family Coverage - limit of 3 Calendar Year Deductibles and 3 Insured maximum coinsurance payments per Calendar Year							

**Subject to any coverage limits of this plan and after satisfaction of the Calendar Year Deductible selected above, as well as any Co-Pays, the additional Calendar Year Deductible for Non-Participating Providers, if any, and the Failure to Pre-Certify Treatment Deductible, the Insured is responsible for paying the applicable coinsurance percentage for all Covered Expenses incurred during the Calendar Year.*