



## Medical Catastrophe Insurance Plan



*supplements basic major medical insurance*

Protect yourself and your family  
from the unforeseen.

Enhance your basic health  
insurance with the AICPA Medical  
Catastrophe Insurance Plan.



## Medical Catastrophe Insurance Plan



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The AICPA Medical Catastrophe Insurance Plan

*Protecting your wealth and assets for your future  
— and the future of your family.*

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### Highlights

- Economical group rates
- Choice of deductibles — \$25,000, \$50,000, or \$100,000
- Family coverage for you, your spouse, and dependent children
- \$2,000,000 maximum per each 5-year benefit period
- Freedom to choose treatment, facilities, and physicians — no pre-approved referrals required
- Expenses in or out of the hospital
- Home health care, convalescent home care, and hospice care coverage
- Prescription drug coverage
- Private duty nursing coverage
- Coverage portability between jobs
- No age termination



## Who should consider Medical Catastrophe Insurance?

All AICPA members in good standing should consider Medical Catastrophe Insurance, including those who:

- Are self-employed
- Receive health insurance benefits through their employers
- Have basic health insurance with out-of-pocket expenses
- Have an HMO or PPO plan that limits their choice of providers
- Want to protect their wealth and assets

**Think you don't need coverage? Take this short quiz to see how your basic health plan stacks up.**

If you answer **YES** to any of the following questions, you should consider applying for the AICPA Medical Catastrophe Insurance Plan.

1. Does your basic coverage have a limit to how much it will pay during your lifetime?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Does it have limits for certain expenses or restrictions on the amount it will pay per year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. If you want to go to a non-network provider, do you have to pay all or an increased portion of the costs?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Will you have to pay for lengthy convalescent care?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Will you have to pay for home health care and private duty nursing care?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Do you have to pay for clinical treatment choices — including prescription drugs that your basic insurance carrier does not authorize?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**To find out just how economical the AICPA Medical Catastrophe Insurance Plan is and learn more about how enhanced coverage can help you protect your wealth and assets, consult the easy-to-follow summary chart on the next page...**

## SUMMARY

### Overall Maximums for Member & Each Dependent:

\$2,000,000 for each benefit period.....	for sickness and injury
\$35,000 per lifetime .....	for private duty nursing
\$2,000 per lifetime .....	for ambulance service
\$78,000 per lifetime .....	for convalescent care
\$5,000 per lifetime .....	for psychiatric, mental, nervous or emotional disorders, alcoholism, or drug addiction <b>while not hospitalized</b>

For psychiatric, mental, nervous or emotional disorders, alcoholism, or drug addiction **while hospitalized**, while insured:

An amount equal to the deductible you choose.

#### Plan I — \$25,000

#### Plan II — \$50,000

#### Plan III — \$100,000

Deductible for each person per each Accumulation Period

The greater of: the benefits paid by your basic health plan; or:

**Plan I** \$25,000

**Plan II** \$50,000

**Plan III** \$100,000

Accumulation Period

**36 Consecutive Months**

Benefit Period

**5 Years**

## SUMMARY

### Benefit

### Amount Paid

#### Hospital Room & Board

hospital's average charge for a semi-private room, per day

100%\*

#### Intensive Care

hospital's average charge for an IC unit, per day

100%\*

#### Other Expenses

anesthetics and their administration, x-ray services, lab tests & services, blood & blood plasma not replaced by donors, oxygen, use of radium & radioactive isotopes, chemotherapy, preventive mammography & cytologic screening and prescription drugs

100%\*

**Psychiatric**, mental, nervous or emotional disorders, alcoholism, or drug addiction while **not** hospitalized

up to \$100  
per visit  
(\$5,000 lifetime maximum)

\*100% of covered charges

## SUMMARY

Benefit	Amount Paid
<b>Physicians' Fees</b> diagnosis, treatment, surgery	100%*
<b>Pregnancy &amp; Complications Of Pregnancy</b> regular benefits apply	100%*
<b>Private Duty Nursing</b>	up to \$120 per 8-hour shift, not to exceed \$360 per day (\$35,000 lifetime maximum)
<b>Physiotherapy</b> (by a licensed physiotherapist)	100%*
<b>Care in a Convalescent Home</b> (due to a non-job related injury or sickness)	up to \$500 per week (\$78,000 lifetime maximum)
<b>Home Health Care</b> nursing care, occupational, speech & respiratory therapy, medical social work, and special meals & nutritional services (must be in lieu of confinement in a hospital or skilled nursing facility and set up and approved by your physician and a home health care agency.)	up to 100 home health care visits per calendar year; 4 hours for each visit will be considered
<b>Hospice Care</b>	up to 210 consecutive days of confinement per benefit period & 5 visits per benefit period for bereavement counseling to the family
<b>Dental Care Limitation</b> charges that result from a non-job related injury by an accident to your natural teeth that occurs while the person is insured and such charges are rendered within 12 months of the accident or they are made by a hospital while the person is insured.	100%*
TMJ (temporomandibular joint dysfunction): charges except for crowns or bridgework	100%*
<b>Eye Care Limitation</b> charges that result from a non-job related injury by an accident that occurs while the person is insured	100%*
<b>Cosmetic Treatment or Surgery Limitation</b> charges that result from a non-job related injury or sickness or a dependent child's congenital disease or anomaly that results in a functional defect	100%*
<b>Prescription Drugs</b>	100%*
<b>Medical Equipment</b> charges to buy, rent, repair or maintain artificial limbs, crutches, wheel chairs and other medical equipment, appliances & supplies	100%*

\*100% of covered charges



## **Other Features & Options**

### **Common Accidents**

If 2 or more insured members of your family are injured in the same accident, the following will apply:

- The covered charges incurred by each person will be combined.
- If the total exceeds one deductible amount, no further deductible will be required for each person for any injury caused by the accident.

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### **Medicare Parts A & B**

If you are a medicare beneficiary, pays as if Medicare is your basic plan.

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### **Conversion of Coverage**

If your insurance ends for any reason other than failure to pay the premiums, you, your spouse and dependent children may buy an individual policy of medical care insurance from United States Life. Evidence of insurability will **not** be required.

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### **Continuation of Coverage**

If you die, your insured dependents may continue their medical care insurance, provided the group policy remains in effect and your dependents remain eligible and pay their premiums when due.

Insurance for a dependent child may be continued past the age limit if he/she cannot support himself/herself because he/she is mentally or physically handicapped. Premium payment will be required. Proof of handicap must be provided.

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## Quarterly Premium Rates

## Medical Catastrophe Insurance Plan



*supplements basic major medical insurance*

PLAN I — \$25,000 Deductible				
Age	Member Only	Member & Spouse	Member & Child	Member & Family
Under 40	\$ 20.50	\$ 41.00	\$ 45.00	\$ 65.50
40-49	41.10	82.20	65.60	106.70
50-59	66.60	133.20	91.10	157.70
60-64	101.30	202.60	125.80	227.10
65-69	112.50	225.00	137.00	249.50
70-74	121.80	243.60	146.30	268.10
75-79	142.90	285.80	167.40	310.30
80-84	164.40	328.80	188.90	353.30
85-89	189.00	378.00	213.50	402.50
90+	217.40	434.80	241.90	459.30
PLAN II — \$50,000 Deductible				
Age	Member Only	Member & Spouse	Member & Child	Member & Family
Under 40	\$15.40	\$30.80	\$33.80	\$49.20
40-49	30.80	61.60	49.20	80.00
50-59	49.90	99.80	68.30	118.20
60-64	75.90	151.80	94.30	170.20
65-69	84.40	168.80	102.80	187.20
70-74	91.30	182.60	109.70	201.00
75-79	107.20	214.40	125.60	232.80
80-84	123.30	246.60	141.70	265.00
85-89	141.80	283.60	160.20	302.00
90+	163.10	326.20	181.50	344.60
PLAN III — \$100,000 Deductible				
Age	Member Only	Member & Spouse	Member & Child	Member & Family
Under 40	\$9.90	\$19.80	\$21.73	\$31.64
40-49	19.80	39.61	31.64	51.44
50-59	32.09	64.17	43.92	76.00
60-64	48.80	97.61	60.63	109.44
65-69	54.27	108.54	66.10	120.37
70-74	58.71	117.41	70.54	129.24
75-79	68.93	137.86	80.76	149.69
80-84	79.28	158.56	91.11	170.40
85-89	91.18	182.35	103.01	194.19
90+	104.87	209.75	116.70	221.58

**For more information, please call:**  
**1-888-294-0028**

Monday through Friday  
8:00 a.m. to 4:30 p.m., CT

Premium rates are based on member age on the effective date of coverage. Rates change on the next premium due date following the date the member attains age 40, 50, 60, 65, 70, 75, 80, 85, and 90.

Spouse and child(ren) rates are based on member age.

Future benefits and premium rates are subject to change by agreement between the AICPA and The United States Life Insurance Company in the City of New York.

***Don't let medical expenses reduce your savings and assets.  
Take advantage of these group rates and apply for the  
AICPA Medical Catastrophe Insurance Plan today!***

# **Explanation of Benefits**

## **How This Plan Works**

The AICPA Medical Catastrophe Insurance Plan works two ways. Once you satisfy your deductible for the Plan, it covers your eligible medical expenses beyond the limits of your basic health plan.

If your basic health insurance requires you to use a network, you can go outside the network, and the AICPA Medical Catastrophe Insurance Plan will cover those eligible expenses once you reach your deductible.

## **Basic Plan**

Basic Plan means a plan that provides benefits or services on a primary basis for, or by reason of, hospital, surgical, or medical treatment. The basic plan must provide benefits at least as great as the following: semi-private room and board of \$300 per day for 70 days; \$25,000 for extra services; a \$5,000 surgical schedule; and a lifetime maximum benefit of \$1,000,000.

Medicare parts A and B qualify as a basic health insurance plan.

## **Deductible**

Once you satisfy your deductible — the greater of the benefits paid by your basic plan or \$25,000 for Plan I, \$50,000 for Plan II, or \$100,000 for Plan III — the AICPA Medical Catastrophe Insurance Plan will pay up to 100% of the reasonable and customary covered charges until you meet the maximum of \$2,000,000 for each benefit period.

## **You can use covered expenses paid by your basic health insurance or Medicare to meet this deductible.**

You can use hospital and doctor bills, home health care costs, and other medical expenses.

## **Accumulation Period**

You have 36 consecutive months to accumulate covered medical expenses in order to satisfy your deductible.

## **Benefit Period**

Benefits are payable starting on the date you incur charges for an injury or sickness in excess of the deductible. The benefit period will begin on the date on which the first covered charge is incurred that is used to satisfy the deductible during the deductible accumulation period.

Once you satisfy your deductible, the AICPA Medical Catastrophe Insurance Plan will pay benefits until one of the following occurs:

- The applicable maximum benefit has been paid
- The benefit period ends (5 years)
- 12 consecutive months pass during which no charge is incurred for an injury or sickness

A new deductible will be required when the benefit period expires.

## **Convalescent Home Care**

If you need care in a convalescent home (skilled nursing facility) due to a non-job related injury or sickness, you may collect up to \$500 a week (\$78,000 while insured). Confinement must begin within 14 days after hospitalization for a covered injury or sickness.

NOTE: CONVALESCENT HOME means a licensed institution that has on its premises: organized facilities to care for and treat its patients, a staff of physicians to supervise such care and treatment, and a registered nurse on duty at all times.

"Convalescent home" does not mean a place, or part of one, which is used mainly for: the aged, alcoholics; drug addicts, persons with mental, nervous or emotional disorders.

## **Nursing Care**

Charges for private duty nursing must be made by a registered nurse or a licensed practical nurse who is not a member of your immediate family or household.



### **Psychiatric, Mental, Nervous or Emotional Disorder, Alcohol or Drug Abuse Treatment**

If you receive care while hospitalized, you will be eligible for benefits up to an amount equal to your deductible, which is either \$25,000, \$50,000 or \$100,000, depending on the plan option you select.

### **Charges Not Covered**

Charges to buy or rent air conditioners, air purifiers, motorized transportation equipment, escalators or elevators in private homes, eye glass frames or lenses, hearing aids, swimming pools or supplies for them, general exercise equipment.

Charges for a routine physical exam, except charges for preventive mammography and cytologic screening.

Charges for dental care, treatment or surgery services will be covered only if they result from a non-job related injury to natural teeth, the injury is caused by an accident which occurs while you are insured, and such services are rendered within 12 months of the accident or they are made by a hospital while you are hospitalized. Charges for treatment for temporomandibular joint dysfunction (TMJ) services will be covered, except for those charges for crowns or bridgework. Charges for eye exams to prescribe or fit corrective lenses for eye glasses will be covered only if the charges result from a non-job related injury and the injury is caused by an accident which occurs while you are insured. Charges for cosmetic treatment or surgery services will be covered only if they result from a non-job related injury or sickness or a congenital disease or anomaly of a dependent child resulting in a functional defect.



If you are not covered under a basic plan at time of claim, the following charges will not be covered: hospital charges incurred during the first 70 days of each confinement; the first \$10,000 of charges for chemotherapy, radiation therapy, physical therapy, or speech therapy that would otherwise be covered; the first \$50,000 of charges for physician services that would otherwise be covered; and the first \$2,500 of charges for prescription drugs while not hospitalized that would otherwise be covered.

### **Pre-existing Conditions**

A pre-existing condition is any injury or sickness for which you incurred charges, received medical treatment, consulted a physician, or took prescription drugs during the 12-month period prior to the day your insurance becomes effective.

Pre-existing conditions are not covered unless you have gone 12 continuous months (while insured) without incurring charges, receiving medical treatment, consulting a physician, or taking prescribed drugs for such conditions or any complication of it, or until your coverage has been in force for 24 continuous months, whichever comes first.

## *Explanation of Benefits...continued*

### **Exclusions**

Charges that result from a war or an act of war; intentionally self-inflicted injury; services given by a member's spouse or his or her spouse's father, mother, son, daughter, brother, or sister; or services given by a member's employer or an employee of such employer; treatment after your insurance ends, regardless of when the sickness or injury occurred; treatment that is not essential for the necessary care or treatment of the injury or sickness involved; treatment that would be given free of charge if you weren't insured.

### **Filing a Claim**

You will file all claims directly with the insurance company. Once they have all the information they need from you, they will take care of all the paperwork and coordination of benefits, etc. You will receive payment for eligible claims directly from the insurance company, unless you choose to assign benefits to the healthcare provider.



## **Frequently Asked Questions**

### ■ ***Does this plan duplicate my basic health insurance?***

**No.** This plan complements your basic health insurance by paying benefits for your medical expenses after you reach your deductible for this plan.

This plan also provides you benefits for hospital and doctor expenses if you go out of your network of providers.

### ■ ***Why would I really need this coverage?***

Many people don't realize that they have limits on the benefits their basic health insurance will pay. One catastrophic sickness or injury can deplete basic benefits very quickly. After that, you must pay all of your medical expenses out of your own pocket.

**If you don't want to risk losing your savings and assets — you should consider this additional coverage.**

### ■ ***What are the eligibility requirements?***

You may apply for this plan if you are a member in good standing of the AICPA with a basic health insurance plan or are covered by Medicare Parts A and B.

### ■ ***Do I have to take a physical exam?***

**Not usually.** In most cases, all you have to do is attest to a health statement that is on the enclosed application.

(The issuance of your Certificate of Insurance or payment of benefits may depend upon the answers you give in your application and the truthfulness of those answers.) Pre-existing conditions may apply.

### ■ ***Can I cover my spouse and children?***

**Yes.** You can cover your spouse and/or all unmarried dependent children to age 21 (or to age 27 if your child is a full-time student between the ages of 21 and 27).

Dependent requirements vary by state. If you don't have coverage for children, a newborn will be covered automatically for 31 days after birth. To continue this coverage, simply notify us in writing within 31 days of the birth, and pay the additional premium.

## *Frequently Asked Questions...continued*

### ■ ***What's the difference between Plan I, Plan II, and Plan III?***

The only difference between plan options is the deductible amount and the maximum benefit amount for psychiatric, mental, nervous or emotional disorders, alcoholism, or drug addiction hospital expenses. Otherwise, all provisions and benefits are the same.

### ■ ***When will my coverage become effective?***

Your insurance will become effective on the 1st day of the month after your application is approved, as long as you pay your initial premium within 30 days of your effective date.

If you are unable to perform the normal activities of a person of your age and gender with a like occupation or retired status on the date your insurance would become effective, your effective date will be delayed until you can resume these activities.

### ■ ***Can I use any hospital or doctor I want?***

**Yes.** There are no network limitations.

### ■ ***How will my benefits be paid?***

Any benefits you receive will be sent directly to you from the insurance company. You can then use them however you wish to pay your bills. You also have the option to assign benefits to the health provider.

### ■ ***When will my coverage end?***

You can keep this coverage regardless of age, as long as you pay your premiums when due and your master group policy remains in force and you continue to be a member in good standing with AICPA.

### ■ ***What if I'm not sure I want this coverage?***

You may still apply. If you change your mind after you receive your Certificate of Insurance, simply send it back within 30 days. Any premiums you have paid will be refunded in full.

### ■ ***How do I apply?***

Application is easy. Simply:

1. Determine which deductible plan you want.
2. Complete and sign your application.
3. Mail your completed form with a check for your first quarterly premium in the enclosed, postage-paid envelope. Please make your check payable to: **NEBCO**

***Don't let medical expenses deplete your savings and assets...***

***Protect your future and your family, and apply for the AICPA Medical Catastrophe Insurance Plan today!***

#### **IMPORTANT NOTICE ABOUT THE MEDICAL INFORMATION BUREAU. (Retain for your Records)**

Information given in your application may be made available to other insurance companies to which you make application for life or health insurance coverage or to which a claim is submitted.

Information regarding your insurability will be treated as confidential except that The United States Life Insurance Company in the City of New York may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance coverage or to which a claim is submitted, the Medical Information Bureau will supply such company with the information it may have in its files.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston Massachusetts 02112, telephone number (866) 692-6901 (TTY-866-346-3642).

The United States Life Insurance Company in the City of New York may also release information in its file to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted.

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## Notice Regarding High Deductible Health Plans and Health Savings Accounts

Based on current Internal Revenue Code related to Health Savings Account (HSA) eligibility, Catastrophic Major Medical Insurance would disqualify an individual from HSA eligibility. To be eligible to contribute to an HSA account, an individual must be covered by a High Deductible Health Plan (HDHP) but cannot be covered by any other health insurance that is not an HDHP. HSA eligibility criteria can be traced to Section 223 of the IRC, specifically 223(c)(1)(B) where it itemizes coverage that can be disregarded for purposes of the deductible. For more information on the Internal Revenue Code and Health Savings Account eligibility visit: [www.irs.gov](http://www.irs.gov)

### Before You Buy This Insurance:

If you currently have a Catastrophic Major Medical Insurance Plan, you should consider the information above if you are considering, now or in the future, enrollment in an HDHP with an HSA.

If you currently have an HDHP with an HSA, you would no longer be eligible for the HSA if you purchase a Catastrophic Major Medical Insurance Plan.

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*This information is being provided to assist in the explanation of coverage implications to members based on the AICPA Insurance Program providers understanding and interpretation of the regulations as of August 1, 2007. Any person who is considering an HSA should consult their personal tax advisor.*  
AG4839

## Questions?

Call Toll Free: **1-888-294-0028**

Monday through Friday  
8:00 a.m. to 4:30 p.m., CT

**[www.cpai.com](http://www.cpai.com)**

**NEBCO • P.O. Box 152501  
Irving, TX 75015-9955**

This brochure is a summary of some of the principal provisions of the Medical Catastrophe Insurance Plan offered by the AICPA to its members. It is not to be considered a contract of insurance and is subject to the terms, conditions, exclusions, and limitations of the Group Policy E-183,510, Form No. G-19000.

This AICPA Medical Catastrophe Insurance Plan is underwritten by:

The United States Life Insurance Company in the City of New York, New York.  
*A member company of American International Group, Inc.*

The underwriting risks, financial obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York are its responsibility. The United States Life Insurance Company in the City of New York is responsible for its own financial condition and contractual obligations.

Coverage may vary or may not be available in all states.



Endorsed by:



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