



ADDITIONAL BENEFITS

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- Critical Illness coverage pays cash in the event that you are diagnosed with a critical illness such as cancer, heart attack, stroke, etc. Here are the [Critical Illness claim instructions](#).
- Accident and Disability pays a cash benefit in the event of an accident and a cash income in the event of a disability due to an accident. Here are the [Accident claim instructions](#)
- Out of Pocket/Deductible protector, Life insurance with Critical Illness, and stand-alone Cancer coverage is also available
- Dental, Vision (including LASIK), and Hearing all use the [Careington network](#)

CRITICAL ILLNESS CLAIMS

Complete Supplemental Claim Form and attached signed and completed Authorization Form.

Provide the following documents based on the Illness.

- **Cancer:** Pathology Report (With type of Cancer)
- **Heart Attack:** Medical Records
- **Stroke:** Medical Records and Neurology Report
- **Coronary Artery Bypass:** Copy of the Operative Report or Surgeon Statement
- **Angioplasty:** Copy of the Operative Report or Surgeon Statement
- **Pacemaker:** Copy of the Operative Report or Surgeon Statement

ACCIDENT CLAIMS

1. Complete Claim Form and Authorization
2. If related to a motor vehicle accident a copy of the MVA Report will be needed
3. In some cases additional information may be needed

BILLING

Once your policy is approved, your checking account will be drafted and will continue to be drafted each month at that same time. Keep in mind that the first draft includes the one time only application fee(s). Everything is billed separately so that you can easily add and subtract pieces of your plan as you see fit.



PRESCRIPTION DRUG PLAN

- If you purchased the optional Prescription Drug plan, this plan is fully insured and guaranteed issue (no underwriting and full take-over). There is both retail as well as mail order options.
- There is an extensive national network including 100% of chain pharmacies and nearly all independents (66,000+ pharmacies in total). Members can look up local pharmacies by registering as a member on RxEDO's site located here: [RxEDO Member Login](#) (you will also have access to the formulary specific to your plan).
- Remember, even if you did not purchase this optional insurance drug coverage, your plan includes the ScriptSave Rx discount card.



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