

<b>MEMBER BENEFITS</b>	ADVANTAGE 2500	ADVANTAGE 5000	ADVANTAGE 7500	ADVANTAGE 10000
	PLAN 1	PLAN 2	PLAN 3	PLAN 4
<b>Accident Medical Expense Benefit</b> (See Details Below)	\$2,500	\$5,000	\$7,500	\$10,000
<b>Accidental Death and Dismemberment Benefit</b> (See Details Below)	\$5,000- Primary	\$10,000- Primary	\$15,000- Primary	\$20,000- Primary
	\$5,000- Spouse	\$10,000- Spouse	\$15,000- Spouse	\$20,000- Spouse
	\$2,500- Children	\$5,000- Children	\$7,500- Children	\$10,000- Children

<b>DISCOUNT MEMBER BENEFITS</b>	ADVANTAGE 2500	ADVANTAGE 5000	ADVANTAGE 7500	ADVANTAGE 10000
	PLAN 1	PLAN 2	PLAN 3	PLAN 4
<b>ALLHEART GROUP SOLUTIONS</b> Uniform Management Program to take out the hassle for healthcare professionals	✓	✓	✓	✓
<b>DIRECT LABS</b> All blood tests are offered at a savings of up to 80% off typical lab costs.	✓	✓	✓	✓
<b>PRYOR LEARNING</b> Save 10% on ALL Live Online Seminars that includes 20+ business training categories (Communication, Excel, HR, Leadership, Project Management and more).	✓	✓	✓	✓



# HEALTHCARE Practitioners Association

**This is a Summary of Benefits available to you as a Member of Healthcare Practitioners Association. This Summary does not provide complete details of the coverage that may be available. Please refer to the language in the policy made available to you for a complete list of terms and conditions.**

## **YOUR ELIGIBILITY**

You must be a **Member** in good standing of the Healthcare Practitioners Association to become and remain eligible for Accident coverage. If you purchase and choose to cancel or fail to renew your Membership, your Accidental Death & Dismemberment and Accident Medical Expense coverage would end, not only for you, but also for your Spouse or Dependent Children if you enroll them for coverage.

As an eligible Member, you can choose whether you would like coverage for yourself, and you can also choose whether you would like to cover your spouse and/or each of your dependent children if they meet the “Dependent Eligibility” requirements discussed below. You may add coverage for your spouse or dependent children at any time after you enroll.

### **PRINCIPAL SUM OF ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT**

	<b>You</b>	<b>Your Spouse</b>	<b>Your Dependent Children</b>
Plan 1	\$5,000	\$5,000	\$2,500
Plan 2	\$10,000	\$10,000	\$5,000
Plan 3	\$15,000	\$15,000	\$7,500
Plan 4	\$20,000	\$20,000	\$10,000

## **DEPENDENT ELIGIBILITY**

As an eligible Member, your Spouse, civil union partner or Domestic Partner and Dependent Children are eligible for coverage.

Dependent Children means all of Your Children who are unmarried and under 26 years of age. However, if any Dependent Child is incapable of self-sustaining employment due to mental or physical handicap and is dependent on You for support, such Age limit shall not apply.

As an eligible Member, you can apply for an amount of coverage for yourself between \$5,000 and \$20,000, in multiples of \$5,000. You can also choose whether you would like to cover your spouse and/or each of your dependent children. Coverage amounts for your Spouse and/or each of your Dependent Children are based upon the amount you choose for yourself as the Member.

## **Accidental Death & Dismemberment**

This coverage would pay you a benefit if you or your covered dependents, if elected, suffer any of the covered losses listed below. The amount of the benefit you would receive is the percentage of the principal sum. For example, if you select \$20,000 of coverage and suffer a loss of life, the benefit would equal to 100% of the principal sum or \$20,000.