



Fusion:

**A Merging
of Diverse,
Distinct, or
Separate
Elements
Into a
Unified
Whole.**

Homeland FUSION™

Featuring Limited Benefit Health Insurance

Underwritten by:

A Member of the AIG Companies®

Fused with.....

Catastrophic Health Insurance

Underwritten by:

Standard Life & Accident Insurance Co.

Homeland Healthcare

2435 N. Central
Expressway, Suite 100

Richardson, TX 75080

1.800.493.4240



Limited Benefit Health Insurance

Benefit Descriptions	Homeland FUSION Plan 1	Homeland FUSION Plan 2	Homeland FUSION Plan 3
PREVENTIVE BENEFITS			
Physician Office Visit • 5 visits per person per calendar year, 10 visits per family per calendar year	\$50 5 visits per person, 10 per family max	\$50 5 visits per person, 10 per family max	\$50 5 visits per person, 10 per family max
HOSPITAL BENEFITS			
Hospital Confinement Benefit • Pays per day for the first 30 days of Inpatient Confinement (per occurrence)	-	\$600	\$600
OTHER BENEFITS			
*Critical Illness (First Diagnosis) • Maximum Benefit Amount	\$10,000	\$7,500	\$10,000
Invasive Cancer Benefit	100%	100%	100%
In Situ Cancer Benefit	25%	25%	25%
Heart Attack Benefit	100%	100%	100%
Stroke Benefit	100%	100%	100%
Renal Failure Benefit	100%	100%	100%
Coronary Bypass Surgery Benefit	100%	100%	100%
ADL Deficit Benefit	100%	100%	100%
ACCIDENTAL DEATH BENEFITS			
Accidental Death Benefit	\$20,000	\$20,000	\$20,000
DISMEMBERMENT BENEFITS			
Loss of Both Hands or Both Feet	\$10,000	\$10,000	\$10,000
Loss of Sight in Both Eyes	\$10,000	\$10,000	\$10,000
Loss of One Hand and One Foot	\$10,000	\$10,000	\$10,000
Loss of One Hand and Sight in One Eye	\$10,000	\$10,000	\$10,000
Loss of One Hand or One Foot	\$10,000	\$10,000	\$10,000
Loss of Speech and Hearing in Both Ears	\$10,000	\$10,000	\$10,000
Loss of Hearing in One Ear	\$10,000	\$10,000	\$10,000
Loss of Thumb and Index Finger of Same Hand	\$10,000	\$10,000	\$10,000
Loss of One or More Fingers or Toes	\$2,500	\$2,500	\$2,500
Loss of Sight of One Eye	\$10,000	\$10,000	\$10,000
DISLOCATIONS & FRACTURE BENEFITS			
Dislocation Benefits (All)	\$1,000	\$1,000	\$1,000
Concussion	\$100	\$100	\$100
Fractures-Rib	\$100	\$100	\$100
**Fractures-Other	\$1,000	\$1,000	\$1,000
HOMELAND VALUE BENEFITS	Included Benefits		
Prescription Drug Benefit - \$10,\$20 & \$40 Max Discount RX Card	Included	Included	Included
***\$10 Co-Pay Generic Only Drug Benefit	Optional	Optional	Optional
Accident Medical (Per Occurrence-\$100 deductible per claim – no limit)	Up to \$10,000	Up to \$7,500	Up to \$10,000
EyeMed Vision Plan (\$20 Annual eye exam)	Included	Included	Included
Careington Discount Dental Plan	Included	Included	Included
Homeland Lab and Imaging Discount Plan	Included	Included	Included
MONTHLY RATES (FUSION PLANS ONLY) Does Not Include Catastrophic Plan Rates.	Fusion Plan 1	Fusion Plan 2	Fusion Plan 3
Insured	\$62	\$97	\$101
Insured + Spouse	\$103	\$189	\$197
Insured + Child(ren)	\$100	\$166	\$173
Family	\$120	\$230	\$243

*****Optional \$10 Generic Only Drug Card:**

Please add \$13 to the Individual, \$26 to the + Spouse and + Child(ren), \$39 to the Monthly Family rates.

* There is a 30-day waiting period for this benefit, and the insured person must survive for 30 days after the diagnosis.

** Covered fractures include pelvis, skull, neck, thigh, upper arm, ankle, lower leg, elbow, heel, shoulder blade, lower jaw, hip, collarbone, forearm, wrist, vertebrae, sternum, kneecap, cheekbone, hand, foot, and coccyx.



Catastrophic Health Insurance

Plan Design:	Plan 1	Plan 2
Calendar Year Cash Deductible:	\$10,000	\$5,000
Preferred Provider Option:	YES	YES
Maximum Lifetime Benefit Per Covered Person:	\$5,000,000	\$5,000,000
For each Injury or Sickness:	\$1,000,000	\$1,000,000
Issue Ages:	0-63 ½	0-63 ½
Coinsurance Percentage:	100%	50%
Coinsurance Stop Loss:	\$0	\$5,000
Maximum out-of-pocket:	\$10,000	\$7,500

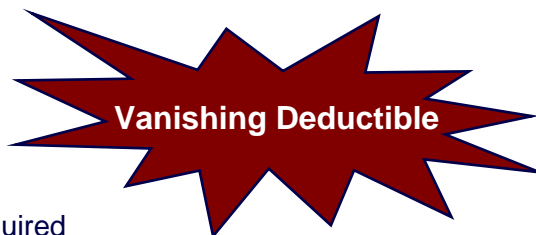
- ❖ After You have met Your Cash Deductible and Your selected Coinsurance is less than 100%, the plan pays 50% up to your selected Stop Loss Amount. Once You have met this limit the plan pays 100% of the additional Eligible Expenses during the remainder of the Calendar Year.

Special Deductible Features:

- ✓ A **Vanishing Deductible feature** allows a family member's Calendar Year Cash Deductible Amount to **decrease by 25% per year** following each consecutive complete Calendar Year in which no benefits were paid on behalf of all Covered Persons named on the Certificate. The full deductible is reinstated following the Calendar Year in which benefits are paid. This special feature applies only to the Cash Deductible Amount under the base plan. We will not give any further reductions once the Cash Deductible Amount is reduced to zero.
- ✓ No more than 3 Cash Deductible Amounts per family per Calendar Year.
- ✓ Only one Cash Deductible Amount must be met when one or more Covered Persons are injured in the same accident.

Other Plan Features:

- ✓ Initial 12 Month Rate Guarantee
- ✓ 24 hour coverage-7 days a week
- ✓ No pre-admission certification required



To Calculate Monthly Rates Please refer to the Standard Life and Accident Insurance Company (SLAICO) Rating Program.

This brochure contains a brief description of the coverage under Group Policy Form SLA-P06. Coverage may vary depending upon Your state of residence. Consult Your agent for specific exceptions or changes. The Group Policy is the contract of insurance. Your Certificate describes in greater detail the rights and obligations of both You and the insurance company under the Group Policy. It is, therefore, important that You read Your Certificate carefully. A sample is available, please ask Your agent.

Homeland FUSION™

Featuring Limited Benefit Health Insurance
Underwritten by a member of the AIG Companies®



Fused together with.....

Catastrophic Medical Health Insurance
Underwritten by Standard Life & Accident Insurance Company
Administrative Offices located at One Moody Plaza, Galveston, TX 77550

The Homeland FUSION Concept

Across the Nation, Large Employers, Small Business Owners, and Individuals alike are facing double digit rate increases for their healthcare benefits. All are seeking a long term solution to help control costs while maintaining coverage and benefits to protect against daily medical expenses and large unexpected illness or accidents.

The Homeland FUSION program is a new and cutting edge approach to do just that. The concept behind the FUSION plan is simple:

- ✓ Provide First Dollar Medical Coverage for Daily Medical Expenses such as Dr. Visits, Preventative, and Wellness care using our SecureCare Limited Benefit Health Insurance.
- ✓ Provide Prescription Coverage while Promoting Cost Savings features and by offering an Optional \$10 co-pay on Generic Medications.
- ✓ Provide \$5,000,000 Catastrophic Health Insurance Coverage for Protection against Large, Unexpected Claims as well as Providing Long Term Asset Protection.
- ✓ Provide Homeland Healthcare's Value Added Benefits which Includes:
 - ✓ EyeMed Vision Plan, AIG's vision plan providing \$20 Annual Eye Exams.
 - ✓ Up to \$10,000 Accident Medical Coverage with Low \$100 Deductible providing Coverage for Unexpected Accidents.
 - ✓ Careington Discount Dental Plan providing Dental Savings and Promoting Dental Health.
 - ✓ Homeland Lab and Imaging Discount Plan providing Low Cost Tests and X-rays.
- ✓ Provide up to \$10,000 First Diagnosis Critical Illness Benefit for Invasive Cancer, Heart Attack, Stroke, Renal Failure, Coronary Bypass Surgery, or ADL Deficit.
- ✓ Provide Accidental Death Benefits up to \$20,000, Dismemberment Benefits up to \$10,000, and Dislocations and Fracture Benefits up to \$1000.
- ✓ Provide Major Hospital and Surgical Expense Coverage, including Coverage for Eligible Expenses at a Same Day Surgical Facility.
- ✓ Provide Outpatient Therapy Coverage for Chemo Therapy, Radiation Therapy, Physical Therapy, Speech Therapy, and Occupational Therapy up to \$2400 per Day to a Maximum of \$1,000,000.

The AIG Companies, Standard Life and Accident Insurance Company, and Homeland HealthCare do not provide tax advice. Employers, employees, independent contractors, owner-operators, and others should consult their attorney or tax advisor for details.

SecureCare administered by Homeland HealthCare. Limited Benefit Health Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a member of AIG Companies®. Limited Benefit Health Insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.

The Value Added coverage and services are neither underwritten nor provided by the Domestic Accident and Health Division of the AIG Companies. National Union Fire Insurance Company of Pittsburgh, Pa., and Standard Life and Accident Insurance Company assumes no responsibility or liability for any of the listed services, the providers of the services, the quality of the services, the delivery of the services, or the outcomes of the services. Questions or concerns about the services should be addressed directly to the providers.

This outline contains a brief description of the coverage under Standard Life and Accident Insurance Company Group Policy Form SLA-P06. Coverage may vary depending upon Your state of residence. Consult Your agent for specific exceptions or changes. The Group Policy is the contract of insurance. Your Certificate describes in greater detail the rights and obligations of both You and the insurance company under the Group Policy. It is, therefore, important that You read Your Certificate carefully. A sample is available, please ask Your agent.