



# WorldCARE<sup>SM</sup>

Comprehensive Major Medical Plan

# Individual Health Insurance Solutions

*That You Can Customize to Meet Your Needs*

When you choose the *WorldCARE<sup>SM</sup> Comprehensive Medical* insurance plan from World Insurance Company, you'll get more than solid, reliable health coverage from a financially strong company.

You'll also get the right balance of **cost**, **coverage** and **convenience**.



## **Affordable Rates** - *help keep your expenses down*

- **Program for every budget** - special coverage options help you balance the need for health insurance and stay within your budget
- **Manage your expenses** better with rate guarantees up to 3 years



## **Customized Solutions** - *options let you tailor the coverage for a better fit*

- **We developed a flexible health care** plan giving you a full range of benefit options so you can customize your coverage
- **Avoid paying for benefits you don't need or never use** - select only the benefits you want



## **Convenient** - *we take care of the paperwork*

- **Streamlined application process** helps you eliminate time-consuming paperwork
- **Automated claim payment system** means you don't waste valuable time filing paperwork if you're sick or hurt

## Protection from a Financially Strong Company

World Insurance Company (World) delivers customized health care solutions at an affordable price to individuals and families across the nation.

Establishing trust with our customers and providing them peace of mind is one of the reasons World (Omaha, NE) has been in business for more than 100 years. World helps groups, individuals, families, small businesses and associations with their major medical health insurance needs at an affordable price. World Insurance Company is rated "A-" (Excellent) by industry analyst A.M. Best Company\* for its financial stability.\*

*\*Our A- (Excellent) rating (January 2008) is the fourth highest of 15 possible ratings given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.*



# WorldCARE Benefit Highlights

## Comprehensive Plan

### 3-Year Rate Guarantee

Your rates will not change for three years if you choose this option. One- and two-year options are also available. This kind of rate stability makes budgeting so much easier.

### Hospital Coverage

Your plan covers inpatient hospital stays and pays for related services and supplies.

### Wellness Benefits

To help you maintain your good health, the plan helps pay for routine physicals, screenings and immunizations.

### Good Health Refund

Get a portion of your premium refunded for every consecutive year that you don't have a claim (Wellness Services are excluded). You'll receive a 5% refund of your premium the first year, 10% the second year and a 15% refund of your premium your third and additional consecutive years. Not available in all states. See your contract for details.

### Discounted Costs for Health Care

World has negotiated lower, discounted rates on health care treatment for you through our network of preferred providers.

### Freedom To Choose Your Own Doctors

You can choose your own doctors and hospitals. Coverage is provided whether treatment is received inside or outside the network. We do encourage the use of network preferred providers whenever possible to ensure that you receive maximum benefits and cost savings.

### Lifetime Maximum

Choose to have your plan pay up to \$10 million for all eligible medical expenses you incur in your lifetime.

### ***Our commitment to you goes beyond your insurance coverage . . .***

At World, every health insurance plan you choose automatically includes extra privileges to help you make better health care decisions. We've chosen HealthEquity® to provide you with all of these services at no cost to you ... and some of these extra privileges include:

- **Easy Health Assessment Program** – helps you get a better handle on your current health ... and shows you smart ways to take better care of yourself
- **Symptom Checker** – helps you diagnose and understand a health-related condition
- **Care Guides** – understand the best way to care for various health conditions
- **Hospital Comparison Tool** – research and compare hospitals based on cost and quality

Take advantage of these services by activating your free account. Simply log on to [www.healthequity.com](http://www.healthequity.com) once your coverage is issued.

# Summary of Covered Expenses

## Coverage On or Off the Job, 24 Hours a Day, 7 Days a Week

All benefits are per person and subject to deductible and coinsurance.

| Covered Expenses   |  |
|--|--|
| <b>Inpatient Hospital Confinement and Administered Services and Supplies</b>   | Covered  |
| <b>Outpatient Surgery and Administered Services and Supplies</b>   | Covered  |
| <b>Emergency Room Services and Supplies</b><br><i>You pay the \$250 access fee (per visit). The access fee is waived if you are admitted to the hospital.</i>  | Covered  |
| <b>Urgent Care Facility Services and Supplies</b>  | Covered  |
| <b>Office Visits</b>   | Covered<br><i>with alternate benefit selections available</i>                                |
| <b>Wellness Services</b>   | Covered up to \$500 per calendar year<br><i>with alternate benefit selections available</i>  |
| <b>Outpatient Prescription Drugs</b>   | Generic Drugs Covered with a \$0 copay<br><i>with alternate benefit selections available</i> |
| <b>Outpatient X-Ray &amp; Lab</b>  | Covered<br><i>with alternate benefit selection available</i>                                 |
| <b>Outpatient MRIs, CAT Scans and PET Scans</b>  | Covered<br><i>with alternate benefit selections available</i>                                |
| <b>Ground Ambulance and Air Ambulance</b><br><i>Air Ambulance Benefit up to \$10,000 per calendar year.</i>  | Covered  |
| <b>Durable Medical Equipment</b>   | Covered  |
| <b>Home Health Care</b><br><i>Up to 40 days per year.</i>  | Covered  |
| <b>Hospice</b><br><i>Up to \$100 per day on an outpatient basis; up to \$200 per day on an inpatient basis with a \$5,000 Lifetime Maximum Benefit.</i>  | Covered  |
| <b>Skilled Nursing</b><br><i>Up to 60 visits per calendar year.</i>  | Covered  |
| <b>Radiation/Chemotherapy</b>  | Covered  |
| <b>Breast Reconstruction</b>   | Covered  |
| <b>Acute Rehabilitation</b>  | Covered  |
| <b>Organ Transplants</b><br><i>When performed in a Center of Excellence - \$1,000,000 per transplant maximum. When not performed in a Center of Excellence - \$100,000 Lifetime Maximum Benefit.</i> | Covered  |
| <b>Outpatient Occupational, Physical and Speech Therapies</b><br><i>\$50 per visit - up to \$2,000 per calendar year for all therapies combined.</i>   | Covered  |
| <b>Emergency Foreign Travel</b><br><i>\$100,000 Lifetime Maximum Benefit.</i>  | Covered  |
| <b>Treatment of Allergies</b><br><i>Up to \$500 per calendar year.</i>   | Covered  |
| <b>Treatment of Sleep Apnea</b><br><i>\$2,000 Lifetime Maximum Benefit.</i>  | Covered  |
| <b>Treatment of Growth Disorders</b><br><i>\$15,000 Lifetime Maximum Benefit.</i>  | Covered  |
| <b>Spinal Manipulation (on an outpatient basis)</b><br><i>Up to \$50 per visit – and \$500 maximum per calendar year.</i>  | Covered  |
| <b>Sterilization</b><br><i>\$500 Lifetime Maximum Benefit. There is a 12-month waiting period.</i>   | Covered  |

# Customize Your Protection with These Options



All benefits are per person, per calendar year.

■ Indicates this benefit is included in your plan. Customize your benefits if you choose.

| Benefit Selections  |   |   |   |
|---|---|---|---|
| <b>Deductible</b><br><i>This is the amount you pay for covered medical expenses before your coinsurance is applied. Only three deductibles must be satisfied per family per year.</i>                   |   | You pay: <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000<br><input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$25,000<br><i>(Your deductible for out-of-network is two times the in-network amount)<br/>           \$1,000 and \$1,500 deductibles are not available on the 100%/0% coinsurance plan<br/>           \$1,000 deductible not available on the 80%/20%, \$5,000 coinsurance plan</i> |   |
| <b>Coinsurance after deductible</b>   |   | <b>In-network</b>   | <b>Out-of-network</b> <i>(subject to usual and customary)</i> |
| <b>100%/0% option</b>   | <input type="checkbox"/>                  | <b>You pay:</b> 0%  | 20% of \$10,000   |
|   |   | <b>We pay:</b> 100%   | 80% of \$10,000, then 100%                                    |
| <b>80%/20% option</b>   | <input type="checkbox"/>                  | <b>You pay:</b> 20% of \$5,000  | 40% of \$10,000   |
|   |   | <b>We pay:</b> 80% of \$5,000, then 100%  | 60% of \$10,000, then 100%                                    |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 20% of \$10,000   | 40% of \$20,000   |
|   |   | <b>We pay:</b> 80% of \$10,000, then 100%   | 60% of \$20,000, then 100%                                    |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 20% of \$15,000   | 40% of \$30,000   |
|   |   | <b>We pay:</b> 80% of \$15,000, then 100%   | 60% of \$30,000, then 100%                                    |
| <b>60%/40% option</b>   | <input type="checkbox"/>                  | <b>You pay:</b> 20% of \$20,000   | 40% of \$40,000   |
|   |   | <b>We pay:</b> 80% of \$20,000, then 100%   | 60% of \$40,000, then 100%                                    |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 20% of \$50,000   | 40% of \$100,000  |
|   |   | <b>We pay:</b> 80% of \$50,000, then 100%   | 60% of \$100,000, then 100%                                   |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 40% of \$5,000  | 50% of \$10,000   |
|   |   | <b>We pay:</b> 60% of \$5,000, then 100%  | 50% of \$10,000, then 100%                                    |
| <b>60%/40% option</b>   | <input type="checkbox"/>                  | <b>You pay:</b> 40% of \$10,000   | 50% of \$20,000   |
|   |   | <b>We pay:</b> 60% of \$10,000, then 100%   | 50% of \$20,000, then 100%                                    |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 40% of \$15,000   | 50% of \$30,000   |
|   |   | <b>We pay:</b> 60% of \$15,000, then 100%   | 50% of \$30,000, then 100%                                    |
|   | <input type="checkbox"/>                  | <b>You pay:</b> 40% of \$20,000   | 50% of \$40,000   |
|   | <b>We pay:</b> 60% of \$20,000, then 100% | 50% of \$40,000, then 100%  |   |
| <input type="checkbox"/>  | <b>You pay:</b> 40% of \$50,000           | 50% of \$100,000  |   |
|   | <b>We pay:</b> 60% of \$50,000, then 100% | 50% of \$100,000, then 100%   |   |
| <b>Lifetime Maximum</b><br><i>The maximum amount the plan pays for all eligible medical expenses you incur in your lifetime.</i>  |   | <input checked="" type="checkbox"/> \$2,000,000 <input type="checkbox"/> \$5,000,000 <input type="checkbox"/> \$10,000,000  |   |
| <b>Initial Rate Guarantee</b><br><i>A benefit that locks in your initial premium (as long as benefit selections, area of residence and covered persons remain the same).</i>                            |   | <input checked="" type="checkbox"/> 1 year rate guarantee<br><input type="checkbox"/> 2 year rate guarantee <i>(available on deductibles of \$2,500 or greater)</i><br><input type="checkbox"/> 3 year rate guarantee <i>(available on deductibles of \$2,500 or greater)</i>   |   |
| <b>Office Visits Benefit</b><br><i>Covers the examination performed during your in-network office visit. Out-of-network office visits are subject to the out-of-network deductible and coinsurance.</i> |   | <input checked="" type="checkbox"/> Subject to your plan's deductible and coinsurance<br><input type="checkbox"/> \$30 copay with a 3 visit calendar maximum, then subject to deductible and coinsurance<br><input type="checkbox"/> \$40 copay per visit   |   |
| <b>Wellness Services Benefit</b><br><i>Helps pay for routine physicals, screenings and immunizations.</i>   |   | <input type="checkbox"/> None<br><input checked="" type="checkbox"/> Subject to your plan's deductible and coinsurance; up to \$500 per calendar year<br><input type="checkbox"/> \$40 copay, then up to \$500 per calendar year <i>(paid on a first-dollar basis)</i><br><input type="checkbox"/> \$30 copay, then up to \$300 per calendar year <i>(paid on a first-dollar basis and subject to a 6-month waiting period)</i>   |   |

Customization Options Continued Next Page

# Customize Your Protection with These Options

All benefits are per person, per calendar year.

Indicates this benefit is included in your plan. Customize your benefits if you choose.

## Benefit Selections Continued

### Outpatient X-Ray & Lab Benefit

Helps pay for laboratory, diagnostic and radiological exams.

- Subject to your plan's deductible and coinsurance
- Benefits paid on a first-dollar basis

### Outpatient MRIs, CAT Scans and PET Scans

- Subject to your plan's deductible and coinsurance
- \$1,000 per test; up to \$2,500 per calendar year (paid on a first-dollar basis)
- Up to \$2,500 per calendar year (paid on a first-dollar basis)
- Benefits paid on a first-dollar basis

### Outpatient Prescription Drug Benefit

Helps pay for drugs prescribed to you by a doctor or in a doctor's office.

Your Prescription Drug benefit is limited to a 30-day supply.

For a 90-day supply from a participating mail order pharmacy, your copay is two times the applicable drug copay.

Specialty drugs are subject to deductible and coinsurance.

|                                     |                 | Generic Drugs   |                  | Brand Name Drugs  |   |
|-------------------------------------|-----------------|---|------------------|---|---|
|                                     |                 |   |                  | On Formulary  | Not on Formulary  |
| <input type="checkbox"/>            |                 | Subject to your plan's deductible and coinsurance               |                  |   |   |
| <input checked="" type="checkbox"/> | <b>You pay:</b> | \$0 copay   |                  | 100% - A drug discount card is provided                         | 100% - A drug discount card is provided                         |
|                                     | <b>We pay:</b>  | 100%  |                  | 0%  |   |
| <input type="checkbox"/>            | <b>You pay:</b> | \$10 copay OR 20% of the cost of the drug, whichever is greater |                  | \$30 copay OR 50% of the cost of the drug, whichever is greater | \$50 copay OR 50% of the cost of the drug, whichever is greater |
|                                     | <b>We pay:</b>  | 100% after that   |                  |   |   |
| <input type="checkbox"/>            | <b>You pay:</b> | \$20 copay  | \$200 deductible |   |   |
|                                     | <b>We pay:</b>  |   | \$35 copay       | \$50 copay  |   |
|                                     |                 |   | 100% after that  |   |   |

## Premium Reduction Options (selecting this option may reduce other stated benefit maximums during a calendar year)

### Calendar Year Maximum

The maximum amount the plan pays for all eligible medical expenses you incur in a calendar year. Your calendar year maximum cannot exceed your lifetime maximum.

- \$1,000,000
- \$5,000,000

## Additional Benefits

### Accident Expense Benefit

Pays first-dollar benefits for covered injuries right away. First dollar means you don't pay coinsurance or deductibles before benefits are paid. Benefit must be less than or equal to deductible.

- None
- \$1,500
- \$3,000
- \$500
- \$2,000
- \$5,000
- \$1,000
- \$2,500
- \$10,000

### Term Life

This benefit provides you (and your family if selected) with annually renewable term life insurance coverage. It may be converted to a World Insurance Company whole life policy. The term life rider is available to children age 19 - 27 if enrolled as a full-time student and financially dependent on you.

- None
- Individual - \$15,000
- Individual - \$25,000
- Plus Family: Spouse \$7,500  
Child 14 days to 6 months \$250  
Child 6 months to 27 years \$1,000
- Plus Family: Spouse \$12,500  
Child 14 days to 6 months \$500  
Child 6 months to 27 years \$2,000

### Short-Term Convalescent Care Benefit

Pays a daily cash benefit (limited to a 90-day lifetime maximum) to help with expenses if you're confined in a nursing home or assisted living facility. There is a 20-day waiting period before benefits will be paid. There is a 90-day lifetime maximum benefit.

- None
- Daily benefit of \$\_\_\_ available in \$10 increments from \$100 to \$200

### Critical Illness Benefit

Cash benefits paid directly to you upon diagnosis of a critical illness. Benefits will be paid according to the schedule in your insurance contract. Available to applicants age 19 or older. Refer to page 10 for further disclosure information.

- None
- \$25,000

### Accidental Death Benefit

Cash benefits paid for a covered person in the event of a fatal accident.

- None
- \$15,000
- \$2,500
- \$25,000
- \$5,000
- \$50,000
- \$7,500
- \$100,000
- \$10,000

### Maternity

Helps pay pregnancy-related expenses such as prenatal care, delivery, newborn hospital costs and postpartum care after delivery. Benefits will be payable for pregnancies beginning after a 6-month waiting period.

- None
- \$10,000 deductible and 50% coinsurance of \$20,000 (the out-of-network deductible is \$20,000)

# Exclusions & Limitations

## Important Information About Your Plan

The exclusions and limitations listed below are typical, but your state may have slight differences. Please see your insurance contract for specific details.

- Coverage will not be provided for pre-existing conditions; treatment, services and/or supplies not covered under the plan; or expenses incurred before the Issue Date or after the coverage terminates, except as provided.

*No benefits will be provided for:*

- pregnancy, prenatal care or normal childbirth, except for covered complications of pregnancy or as specifically provided
- routine newborn or well-child care, except as specifically provided
- any drug (*including birth control pills*), supply, treatment, or procedure used for the prevention of conception and/or childbirth
- routine physical exams or other services or supplies not needed for medical treatment, except as specifically provided
- expenses resulting from or engaging in an illegal act or occupation or committing or attempting to commit a felony
- illness or injury caused by or resulting from use of alcohol, illegal drugs, voluntary use of any controlled substance or use of prescription or over-the-counter drugs that are not taken in the dosage or purpose prescribed
- illness or injury resulting from participation in a high-risk activity for pay or commercial purposes including, but not limited to: skydiving, parachuting, bungee jumping, rodeo participation or organized contests of speed
- infertility treatment or any treatment to promote conception
- over-the-counter drugs, whether or not prescribed by a physician
- routine hearing care, artificial hearing devices or other means of enhancing, creating or restoring auditory comprehension
- routine vision care; glasses; contact lenses; vision therapy, exercise or training, except as specifically provided
- surgery to correct visual acuity including, but not limited to, LASIK and other laser surgery
- treatment of mental or nervous disorders, except as specifically provided
- expenses resulting from suicide, attempted suicide or intentional self-inflicted injury
- appliances for or medical or surgical expenses of the jaw
- dental care, except as specifically provided
- treatment of temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMD)
- smoking cessation programs
- treatment of hair loss, acne or rosacea and related conditions
- treatment or complications from treatment that are not medically necessary
- expenses incurred during military service or participation in war, whether declared or not
- breast reduction or augmentation or complications, except as specifically provided
- bunions; removal of corns, calluses or toenails; foot inserts; or orthopedic shoes or supportive devices for the feet
- cosmetic services, cosmetic peels, and reconstructive or plastic surgery that does not alleviate a functional impairment
- growth hormone therapy, except as specifically provided
- private duty nursing or having a standby provider
- services, supplies or treatment related to sex transformation, gender reassignment, or sexual function
- transportation, living expenses, services or supplies for personal convenience or custodial care, except as specifically provided
- treatment for a hernia, removal of adenoids and/or tonsils, varicose veins, hemorrhoids, middle ear disorders or disorders of the reproductive system for the first six months the coverage is in force unless deemed as emergency care
- treatment of a developmental delay, behavior modification or learning disabilities
- treatment payable or reimbursable by Medicare Parts A-D or other governmental program except Medicaid
- treatment, services or supplies for which no charge would be made if you did not have health insurance
- treatment, services or supplies provided by a person ordinarily living in your home, a member of your immediate family or your employer or business partner
- treatment, services or supplies received outside the United States, including drugs, except as specifically provided
- treatment, supplies or services that are defined as experimental or investigational
- weight modification programs or surgical treatment of obesity
- work-related illness or injury eligible for benefits under worker's compensation or similar laws

Additional exclusions and limitations apply to the outpatient prescription drug benefit. See your contract for details.

# Questions and Answers About the Comprehensive Plan

## Q: I've applied for coverage. What happens next?

A: Once we receive your request for coverage, a representative may contact you to review the health questions you answered on the application.

## Q: I've been approved for coverage. What happens now?

A: Your benefits begin immediately and you'll receive a kit in the mail that includes all the information you need to start using your plan – including your ID card. You'll receive your Express Scripts prescription drug card and Lab Card Select benefit card separately in the mail. When you use Lab Card Select, you'll receive additional discounts on your lab tests.

## Q: With the WorldCARE program, can I see the same doctor I see now?

A: Yes, you can choose any doctor you wish. However, you'll actually save money when using doctors within your Preferred Provider Organization (PPO) network because World Insurance Company has already negotiated special discounts with participating PPOs ... which means you'll pay less. If you use doctors outside the PPO network, you'll pay a greater share of covered expenses. In-network and out-of-network benefit differences are noted in the "Customize Your Protection" pages. In-network and out-of-network deductibles and coinsurance are accumulated separately.

## Q: How do I find out if my doctor is part of the network?

A: Finding out if your doctor is in your PPO network is easy. You have 3 options ...

### Ask your doctor

Your doctor has a complete listing of all the PPO networks in which he or she participates

### Visit [www.worldinsco.com](http://www.worldinsco.com)

- Click on "Find a Provider"
- Select your PPO network
- Click on the network's link and search for your doctor

### Call us toll free at 1-800-786-7557

Customer Service representatives are available Monday thru Friday from 7:30 a.m. to 5 p.m. Central Time

## Q: What happens when I need to fill a prescription?

A: Present your Express Scripts card at a participating pharmacy. You can find a list of participating pharmacies – along with your plan's formulary list – at [www.express-scripts.com](http://www.express-scripts.com). "Formulary" is a list of eligible outpatient drugs.

## Q: What's the difference between Generic and Brand Name drugs? How do Specialty drugs fit in?

A: Generic drugs have the same active ingredients as Brand Name drugs – but generally cost less. Both Generic and Brand Name drugs are approved by the Food & Drug Administration. Specialty drugs are high-cost medications and biologicals that are often used to treat complex clinical conditions. They usually require close management by a physician because of their potential side effects and need for frequent dosage adjustments.

**Q: I've heard a lot lately about stores offering \$4 generic prescriptions. How does this apply to my plan?**

A: You will pay \$4. You will not pay more just because your copay or coinsurance amount is higher.

**Q: I keep hearing a lot about "Wellness" benefits. What are they – and are they included in my plan?**

A: Wellness benefits include things like routine physicals, screenings and immunizations. Amounts paid will depend on the specific benefit amount you choose.

**Q: What happens if I have a serious illness or injury?**

A: If you have a serious illness or injury requiring ongoing care, you can choose to receive additional help from a registered nurse through our Extra Care Program. Our registered nurses will respond to your health care needs and help coordinate care between you and your health care providers. Whether you want to take part in the Extra Care Program is completely up to you; you and your physician always remain in charge of your health care.

**Q: What about my children? How long can they keep their WorldCARE coverage?**

A: Your children can keep coverage until they turn 27 as long as they are unmarried, enrolled full-time in an accredited school and financially dependent on you. Otherwise, coverage will end on their 19th birthday.\* Your children can choose a similar World Insurance Company health plan of their own.

*\*In most states - please check your plan for specifics in your state.*

**Q: What should I do if I find an error on my hospital bill?**

A: Simply call Customer Service. If you find an error of \$50 or more on your hospital bill, we'll give you 50% of the savings, up to a \$500 reward per hospital stay.

**Q: Is there any way I can lower my health care costs?**

A: Yes, there are a number of ways to cut costs, such as ...

**Premium:**

- Choosing a higher deductible or higher coinsurance in exchange for a lower rate.
- Considering a premium reduction option in the "Customize Your Protection" pages.

**Health Care:**

- Using the online prescription drug finder ([www.express-scripts.com](http://www.express-scripts.com)) to locate lower-priced alternatives, like generics.
- Using the online medical library ([www.healthequity.com](http://www.healthequity.com)) to find information on common health risks, preventive care and treatment so you can live healthier.

**Q: Can I change my benefits at a later date?**

A: Many benefit changes can be made with just a phone call to Customer Service. However, for some changes, like lowering your deductible, you may have to complete another application process.

# Disclosure Information

## Access Fee

This is the dollar amount that you must pay each time you receive certain treatments, services and supplies. The access fee is subtracted from covered expenses before applying any deductible or coinsurance percentage. An access fee will not be reimbursed by us nor does it count toward satisfying any deductible, coinsurance percentage or other out-of-pocket limit.

## Critical Illness Benefit

The lifetime benefit amount is payable at 100% for end-stage renal failure, heart attack, permanent paralysis, stroke, life-threatening cancer condition, loss of limbs and major organ transplant including: liver, kidney, lung, heart, pancreas or bone marrow; 25% is payable for first coronary artery bypass surgery and 10% for first angioplasty. Benefits are reduced by 50% when a covered insured turns age 70.

## Preauthorization

You must call for authorization prior to inpatient and outpatient surgeries or any scheduled hospital or skilled nursing stay, home health or hospice care, or transplants or replacements. See your insurance contract for a complete list. Authorization is not required before treatment in an emergency situation; however, a later authorization is required. For human organ or bone marrow transplants or replacements, authorization is required at the time your doctor first indicates a transplant or replacement may be needed. Benefits may be reduced if preauthorization procedures are not followed or treatment is unauthorized. *(Provisions may vary by state.)*

## Pre-existing Condition

This coverage is designed to pay for accidents that occur or sickness that first manifests itself after the date of issue. We will not pay for a pre-existing condition or disease for up to 12 months after issue which is not admitted on the application. Pre-existing condition means a condition for which medical advice was given or treatment was recommended by a physician within a 12-month period prior to the issue date of coverage for that covered person. Pre-existing conditions admitted on the application will be covered after the issue date unless excluded by name or specific description. Any false statement, misrepresentation or omissions in the application may result in benefits being denied or the contract being rescinded, subject to the Time Limit on Certain Defenses. *(Provisions may vary by state.)*

## Premiums and Renewability

You may renew the coverage for any covered person by paying the premiums as they come due. We may decline to renew the coverage for nonpayment of premiums, fraud, loss of eligibility, if we cancel the master policy, or if we discontinue all policies/certificates of the same type in a specific state or nationwide. See your insurance contract for additional details. Initial premium rates are guaranteed from coverage issue date for the Rate Guarantee Period you select so long as your area of residence, benefit selections and covered persons remain the same. We reserve the right to change premium rates on any renewal date after the Rate Guarantee Period chosen has expired. Benefits and premiums will vary depending on plan, coverage choices and optional benefits which you select.

Applications are individually underwritten and each person is assigned a rate class. Should a rate class premium change be necessary in the future, it will only be made if made on all forms in the same class as determined by us and not on an individual basis. At most ages, the premium will increase because a covered person is one year older. Such premium changes will accumulate but will not be made during the Rate Guarantee Period selected.

## Other Coverage

If you have other coverage or become eligible for Medicare, benefits may be reduced *(not applicable to any life insurance benefits provided in conjunction with the plan)*. Plan provisions determine whether the benefits of this coverage are considered before or after those of the other coverage.

## Usual and Customary

The Usual and Customary (U&C) amount is the charge for medical procedures, services and supplies World determines to be a reflection of the current statistical sampling of charges for medical procedures, services and supplies made in the same or comparable area. Charges in excess of the U&C are your responsibility and will not be paid by World. You are not subject to any U&C reduction when you use PPO providers.

# State Variations

Please review these state variations which summarize the major differences in coverage by state. Refer to your insurance contract for complete details.

## Colorado

- The benefit for home health services allows up to 60 visits per year.
- Inpatient and outpatient hospice care (combined) is limited to 3 benefit periods and a lifetime maximum of \$30,000.
- Bereavement support services are limited to \$1,150.
- Preauthorization is not applicable.
- Covered expenses *not subject to deductible* include mammography, prostate cancer screening and child health supervision services.
- Covered services also include cervical cancer vaccination, diabetes care and treatment, cleft lip and palate, early intervention services (*limited benefit*), prosthetic devices and telemedicine.
- A health plan description form is available for review upon request.

## West Virginia

- The pre-existing conditions definition is modified to be a condition for which advice was given or treatment recommended within a 2-year period prior to the issue date of coverage; or that produced symptoms within a 2-year period prior to the issue date of coverage. Pre-existing conditions will not be covered during the first 2 years of coverage. Conditions fully disclosed on the application and not excluded by name or specific description are covered subject to the provisions of the policy.
- The benefit for home health care visits allows up to 100 visits per year.
- Covered expenses include mammography, pap smears, screening for cervical and colorectal cancer, child immunization services (*not subject to deductible or copayment*), clinical cancer trials, diabetes care and treatment, hearing screening for newborns, temporomandibular and craniomandibular disorders.
- Contraceptive drugs and devices are covered under the Prescription drug benefit.
- An optional Mental or Nervous disorder benefit is available. Ask your agent for details.
- The Good Health Refund is not available.



## **Your Satisfaction is Guaranteed**

You have our guarantee that your protection through World Insurance Company's program is of the highest quality and gives you customized benefits at an economical price. If you are not 100% satisfied with your coverage, you may return your policy/certificate of coverage within 10 days of receiving it and your money will be promptly refunded.

This brochure provides a description of some of the important features of your plan. The benefits, exclusions and limitations listed are typical, but your state may have slight differences. The insurance contract sets forth in detail the rights and obligations of both you and the Company. For further details about this or other available coverage, please contact your agent. Plan availability varies by state.

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