



*"The Nation's Leading  
Guaranteed Issue Health Plans"*

*AIM HealthMax Plus for Members & their Families*  
GUARANTEED ISSUE HEALTH INSURANCE



*A Defined Benefit Health Insurance Plan*

*Not a Major Medical Health Plan*

**Affordable Coverage for Individuals & Families**  
**INSURED BENEFITS INCLUDE:**



- Any Doctor or Choose a Network
- High Hospital & Surgical Benefit (No Annual Maximum)
- ICU Benefit
- Daily Hospital Benefit up to 100 Days Annually
- Surgeon Charges 100% of Medicare Reimbursement
- Doctor Visits up to Seven Per Year
- Prescription Drug Benefit
- Anesthesia Benefit
- \$400 per day up to five days for Lab & X-ray
- \$150 for Preventive Care Test
- \$5,000 Critical Illness Benefit
- Maternity Coverage (12 month waiting period)
- Four Optional Riders Available
- **No Coordination of Benefits & HIPAA Qualified**

# Benefit Summary

*A Defined Benefit Health Insurance Plan  
not a Major Medical Health Plan*



## PLAN BENEFITS

- Doctor Visits
- Daily Hospital Confinement
- Surgical Benefits (same benefit inpatient & outpatient)
- Diagnostic, X-Ray & Lab Benefit (DXL)
- Preventive Care Test
- \$5,000 Critical Illness Benefit
- Maternity Coverage (12 month wait)
- **Indemnity Plan with No Coordination of Benefits:** The carrier will pay you the benefit amount shown for covered illnesses or injuries regardless what other insurance you may have.
- PPO Network Repricing for Hospital, Doctor and Outpatient Services.  
<http://www.multiplan.com>

## PLAN HIGHLIGHTS

- Guaranteed Issue
- Guaranteed Renewable
- Assignable Benefits
- Stable Rates
- First Dollar Coverage (No Co-pays)
- Available in most states
- HIPAA Compliant
- Fully Insured
- High Surgical Benefit

## INPATIENT MEDICAL EXPENSE BENEFITS

*Benefits are based on a calendar year.*

### Daily Hospital Indemnity Benefit

First day hospital benefit of \$3,000 and \$1,000 per day thereafter. Unlimited re-admission.

### ICU/CCU Hospital Indemnity Benefit

Plan will pay \$1,000 per day (max of 15 days per covered person, per calendar year).

### Surgical Benefit

Plan provides scheduled benefits for surgery per incident (maximum for any one surgery is 100% of Medicare reimbursement). Benefits are paid on inpatient or outpatient basis. No yearly or lifetime maximum. CPT Codes are used for surgical procedures.

### Anesthesia Benefit

Plan provides a 25% benefit (this benefit is calculated by multiplying the surgeon's benefit times 25%).

## OUTPATIENT MEDICAL EXPENSE BENEFITS

*Benefits are based on a calendar year.*

### Office Visit Benefit

\$100 paid per visit for up to 7 visits per covered person per calendar year.

### Surgical & Anesthesia Benefit

Same as inpatient coverage. Unlimited incidents.

### Preventive Care Test Benefit

\$150 paid per covered person per calendar year for preventive care test visit (max of one per calendar year).

### Diagnostic Tests, X-Rays & Lab Testing

\$400 paid for up to 5 days per covered person per calendar year for diagnostic tests, x-rays and lab testing. Benefits paid on inpatient or outpatient basis.

## OTHER PLAN BENEFITS

*Benefits are based on a calendar year.*

### AIM Rx Card

- Walk In generic discount: 25%
- Walk In brand name discount: 15%
- Mail Order brand name discount: 48%
- Mail Order generic discount: 60%

### Critical Illness Benefit

\$5,000 critical illness coverage on the primary insured and spouse. Not HIPAA Compliant.

### PPO Network Discounts

The plan offers **Multiplan** PPO network repricing when network providers are used. **Multiplan** offers one of the largest seamless national networks. Over 500,000 providers in 50 states. Visit <http://www.multiplan.com> to locate a provider.

*The HealthMax Plus Plan has a pre-existing conditions limitation. Pre-existing conditions are not covered until the policy has been in effect for more than 12 months. A pre-existing condition is any condition you have now or had within a six month period prior to the effective date of coverage for each covered person.*

*The HealthMax Plus Plan is HIPAA compliant. Persons who leave the plan will receive a HIPAA Certificate of Creditable Coverage. Those who enter the plan presenting a Certificate of Creditable Coverage will receive credit toward the HealthMax Plus Plan's pre-existing conditions limitation.*

## OPTIONAL RIDERS\*

*Benefits are based on a calendar year.*

*\*Must be purchased separately from the HealthMax Plus Plan. See page 4 for more details about riders.*

### Catalyst RX Card Rider

- \$10 co-pay for Preferred Generic Medications

### Accident Rider

- \$5,000 Accident Medical Insurance Benefit

### Hospital Confinement Rider

- Additional \$500 Daily Hospital Benefit

### Additional Critical Illness Rider

- \$20,000 Critical Illness Benefit

# AIM HealthMax Plus

*A Defined Benefit Health Insurance Plan  
not a Major Medical Health Plan*

PLAN BENEFITS	DETAILS
<b>Physician Office Visit Benefit:</b> The carrier will pay the benefit amount as shown if you seek treatment for a covered illness or injury.	\$100 per office visit up to seven per year (seven per family member).
<b>Preventive Care Test Benefit:</b> The carrier will pay the benefit amount shown if you incur charges for one of the preventive care tests listed in the policy's Certificate Schedule.	\$150 per visit, limit of one per year (one per family member).
<b>Hospitalization 1st Day Admission Benefit:</b> The carrier will pay the benefit amount shown for the first day of admission to a hospital as a patient because of a covered sickness or injury. Unlimited re-admission, however there is a 90 day waiting period if you are re-admitted for same illness.	\$3,000 for the 1st day of admission (\$2,000 1st day admission benefit + \$1,000 hospital confinement benefit listed below)
<b>Hospitalization Confinement Benefit:</b> The carrier will pay the benefit amount shown if you are admitted and confined to a hospital as a patient because of a covered sickness or injury. Unlimited hospital stays per year, however, you will be limited to 100 total days per year.	\$1,000 per day. <b>Maximum 100 days per year.</b>
<b>ICU/CCU Benefit:</b> The carrier will pay the benefit amount shown if you are admitted to a hospital as a patient because of a covered sickness or injury. You are allowed unlimited ICU/CCU stays per year, however, you will be limited to 15 total days per year including first day ICU/CCU stays.	\$1,000 per day. <b>Maximum 15 days per year.</b>
<b>Diagnostic Testing &amp; Lab Benefit:</b> The carrier will pay up to the benefit amount for all diagnostic testing (x-rays) and laboratory fees at the reimbursement rate shown. This benefit pays up to a limit of five per year.	\$400 paid for up to 5 days per covered person per calendar year.
<b>Surgical Benefit (Inpatient or Outpatient):</b> The carrier will pay the benefit amount shown for required surgery because of a covered procedure. Reimbursements are based on the Medicare/RBRVS benefit schedule.	100% of Medicare/RBRVS* benefit schedule. <b>Anesthesia Benefit 25% of Surgeons Benefit.</b>
<b>AIM Rx Card Benefit:</b> Generic prescription drug card with brand name discounts.	\$5 Generic Plan (30 day supply) / \$15 Generic Plan (90 day supply) Significant discounts on brand name prescriptions.
<b>Critical Illness Benefit:</b> The carrier will pay the benefit amount shown for a covered person (primary applicant and/or spouse) that has been diagnosed with a critical illness.	\$5,000 one time benefit. <b>Coverage for Primary Applicant and Spouse Only.</b>
<b>No Lifetime Maximum Benefit Limit for AIM HealthMax Plus Plan</b>	
<b>Optional Riders:</b> Must purchase separately from the HealthMax Plus Plan.	See Page 4 for details about Optional Riders.
"The above may not include certain-state-specific mandate benefits." The benefits will be administered in accordance with any state-specific extra territorial requirements.	
*RBRVS is the methodology used by the Federal Government to determine benefits payable by Medicare. Important: This is a brief description of the plans, for specific coverage; please refer to your policy(s)	
<b>DISCLAIMER:</b> Our medical plans are low-cost alternative (Limited Medical), providing medical insurance at fixed amounts, and these limited benefits are paired with medical discount to designated providers. The Limited Benefit Medical Plan offered thru AIM is a group insurance program. The group insurance benefits vary depending in the plan selected.	
This insurance is not a basic or major medical coverage and is not designated as a substitute for basic health insurance or major medical coverage. The plan limitations are disclosed in the certificate of coverage provided in the fulfillment kit which will mailed to the applicant by the effective date of coverage. "For costs and complete details of the coverage, call your insurance agent."	
**This policy has a preexisting conditions limitation. Preexisting conditions are not covered until the policy has been in effect for more than 12 months. A preexisting condition is any condition you have now or had within a six month period prior to the effective date of coverage for each covered person.	
The HEALTHMAX PLUS plan is HIPAA compliant. The riders are not HIPAA eligible. The HEALTHMAX PLUS plan is insured by American Medical and Life Insurance Company. "The benefits represented in this brochure are contracted thru a combination of carriers."	

## AIM MEMBERSHIP ELIGIBILITY

- Individuals between ages 18 and 64 (If applying as a couple, both you and your spouse must be under 65) and dependent children under age 19.
- Unmarried dependent children with proof of full-time student status between the ages 19 and 25.
- Individuals not in full-time service of the Armed Forces (military).
- Individuals not eligible for Medicare.
- Individuals not receiving disability benefits or worker's compensation.

## Terms of coverage:

Coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances: a) Non-payment of premiums and fees, b) Residency requirements, c) For other reasons permissible by law.

*This is a Defined Benefit Plan and may not cover all medical expenses for an illness or injury once the maximum plan payment limits per covered person, per calendar year are reached.*

## Additional Member Benefit

### AIM Rx Card Benefit

AIM Rx has teamed up with one of the most reliable and reputable International pharmacies operating today. We offer access to your maintenance medications at affordable prices that will be shipped directly to your doorstep. Plan Members will save on average 48% on the cost of their prescription medications.

#### - Other Benefits:

- No Formulary
- No Maximum
- No Deductible
- Order up to 90 supply
- Brand Name & Generics
- On-line Easy Refills
- Refill reminders
- New Prescription needed notification
- Safe Prescription Medication

- **Walk-In Pharmacy Discount:** Plan Members will also receive the AIM Rx Discount Card, which allows you to shop locally and receive discounts on your immediate need medications. The AIM Rx Discount Card is accepted by over 42,000 pharmacies so you won't have to look far to save money. No restrictions or usage limit.

- **\$5 Generic Plan:** As part of our commitment to lowering health care costs, AIM Rx offers over 400 prescription drugs at only \$5 per 30 day supply or \$15 for a 90 day supply.

- **Maintenance Prescription Benefit:** Plan members save 48% on about 90% of the 200 most common brand name prescriptions.

**Step 1:** Go on-line or call to receive a drug cost comparison on medications.

**Step 2:** Submit your order form, doctor's prescription and payment method.

**Step 3:** Receive your medications right at your doorstep.

- **Quality Customer Service:** With our quick and easy on-line checkout process, it is easy to view discount savings prior to ordering your maintenance medications. Orders can be placed by fax, phone, mail, or online at [www.aimrxcard.com](http://www.aimrxcard.com). You can contact us at 1-800-758-1751 and speak with a friendly customer service representative to learn how you can save on maintenance medications.

## AIM Optional Rider Benefits

Available when you purchase additional riders.

### Catalyst RX Card Rider

- \$10 co-pay for generic medications and generic oral contraceptive medications.
- No deductibles & no waiting periods
- No restrictions for pre-existing conditions.
- No claim forms to complete
- 53,000 pharmacies including CVS, Walgreens, Wal-Mart and Rite Aid stores.
- Savings on medications not covered by formulary.
- Brand Name Drugs: Discounted price as adjudicated at the time of purchase.
- Generic drugs subject to the maximum annual benefit of \$1,500 per insured person annually.

### \$5000 Family Accident Rider

- This rider covers you and your entire family up to \$5,000 for medical expenses due to an accident; with only a \$100 deductible the plan then pays 100% of the medical costs to \$5,000 of reasonable and customary charges.
- Ambulance ride covered 100%, Air Ambulance up to \$4,000!
- No Limit on how many times an insured's family uses the policy.
- \$1,000 Accidental Death & Dismemberment Insurance for primary insured only.

### Hospital Rider

- The plan pays on an Indemnity basis \$500 per day in the hospital for 31 days per calendar year. Plan pays an additional \$500 per day if the insured is in ICU or CCU for an additional 31 days per calendar year. Benefits are in addition to any other benefits received by the policy.

### Additional Critical Illness Rider

- Carrier will pay an additional one time benefit of \$20,000 for the diagnosis of a critical illness. Family coverage covers primary insured and spouse. Pre-existing conditions are covered after 12 consecutive months of coverage. HIPAA compliance does not apply to this rider.
- **Critical Illness Diagnosis:** If an insured person is diagnosed with a critical illness by a physician, the Company will pay the specified benefit. Once a 100% of the maximum benefit amount has been paid for an insured person, coverage terminates.

#### - The Ten Critical Illnesses Covered:

##### 1. Life Threatening Cancer:

Pays benefits if an insured person is first diagnosed with life threatening cancer, more than 90 after the person's effective date of coverage. The benefit is 10% payment after 30 days and before 90 days.

##### 2. Heart Attack:

Pays benefits if an insured person is first diagnosed as having suffered a heart attack more than 30 days after the person's effective date of coverage.

##### 3. Kidney (Renal) Failure:

Pays benefits if an insured person is first diagnosed with kidney (renal) failure more than 30 days after the person's effective date of coverage.

##### 4. Stroke:

Pays benefits if an insured person is first diagnosed with having suffered a stroke more than 30 days after the person's effective date of coverage.

##### 5. Coma:

Pays benefits if an insured person is first diagnosed as being comatose more than 30 days after the person's effective date of coverage.

##### 6. Coronary Artery Bypass Graft:

Pays 25% of the benefit amount if an insured person is first diagnosed with a condition that necessitates a Coronary Artery Bypass Graft and receives the Coronary Artery Bypass Graft more than 30 days after the person's effective date of coverage. This benefit is paid once per lifetime.

##### 7. Loss of Sight, Speech or Hearing:

Loss of Sight, Speech or Hearing Pays benefits if an insured person is first diagnosed with loss of Sight, speech or Hearing more than 30 days after the person's effective date of coverage.

##### 8. Major Organ Transplant:

Pays benefits if an insured person is first diagnosed with a condition that necessitates a Major Organ Transplant and receives that Major Organ Transplant more than 30 days after the person's effective date of coverage.

##### 9. Paralysis:

Pays benefits if an insured person is first diagnosed as being paralyzed more than 30 days after the person's effective date of coverage.

##### 10. Severe Burns:

Pays benefits, depending on the severity of the burn, if an insured person is first diagnosed with having suffered a Severe Burn more than 30 days after the person's effective date of coverage.

*The policies will contain limitations, exclusions and termination provisions.*

### For More Information Contact:

