

Med-Sense Guaranteed Association



Master & Grand


Accident Medical Expense Insurance (AME)
Accidental Death & Dismemberment (AD&D)

Membership Blanket Group Indemnity
Benefits Underwritten by:

Freedom Life Insurance Company of
America / National Foundation Life
Insurance Company

Association Benefits provided by:



Powered by:



Freedom Access “Master” and “Grand” Memberships

- Ideal as a supplement to fill deductible & coinsurance benefit gaps associated with Major Medical or Short Term Medical insurance
- Membership with Med-Sense Guaranteed Association Freedom Access includes coverage under a fixed indemnity medical plan with NO UNDERWRITING
- US Citizenship not required, only U.S. residency for 12 consecutive months
- Choice of \$10,000 or \$5,000 Maximum Medical Expense Benefits after a deductible per accident of \$250
- \$2,500 Accidental Death and Dismemberment Benefits
- Family Membership at no additional cost

These services and discounts are provided by Health Insurance Innovations

MedCare USA Prescription Discount Card:

4-tier and 100% of discounted price at participating pharmacies. Because it is a discount program there are no claim forms, no reimbursement procedures, no pre-existing condition exclusions, no waiting periods, no deductible, no benefit maximums. Members save an average of 15% off retail price on many brand name prescription drugs and 54% off retail price on many generic prescription drugs. This card is accepted at over 53,000 pharmacies throughout the United States, including most chains and independent pharmacies.

OUTLOOK Vision Discounts:

Offers significant savings for the entire family on eyeglasses. Contact lenses, LASIK surgery and eye exams at select locations where approved. Providers conveniently located throughout all 50 states. Most leading retail centers are included in the OUTLOOK Vision network and offer discounts from 10% to 50%. Discounts are given at point of purchase, no limits, no restrictions and no paperwork.





The Med-Sense Guaranteed Association (MSGA), is a not-for-profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, consumer discounts and business services.

You can count on MSGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:

ID Resolution Identity Theft Service

The ID resolution, a leader in providing management services, offers victims or suspected victims unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

GymAmerica.com

As a member, you and your family receive special pricing at GymAmerica.com.

Discount Hearing Service

Your source for discounts on quality hearing aids and accessories.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical.

Vitamin Discount

HealthFitLabs is an on-line/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you your eligible family members special rates on all materials and services available at LensCrafters.

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

Travel Assistance Plan

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

Hop The Shops

Through a special arrangement with eGroup Manager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

1800Flowers.com

Your Association membership lets you save 15%* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts.

Carperks Buying Network

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

Hewlett-Packard Computer and Digital Equipment

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Customized Web Services - NAC Web Services

NAC Web Services provides the advantage of Website development and maintenance. NAC Web Services boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member.

UPS Express Delivery Services

Improved program - featuring lower rates! Member discounts on UPS delivery services include 14-28% off Next Day Air®/Next Day Air® Saver Letter/Package and Worldwide ExpressSM.

Sprint-Wireless/Cellular and Mobile Broadband

Members receive access to an average savings of 25%-35% compared to Sprint Competitors with a 19% program discount on most rate plans. Other programs are available as well such as Mobile Broadband discounts, savings are exclusive to new Sprint subscribers only.

Office Depot Office Supplies and Furniture

Sign up for the Office Depot program and qualify for discounts off the list price on over 16,000 items. Members report they save an average of 30% when compared to their previous office supplies provider. Buy online from the discounted member website, by phone or fax, or in the retail stores. There is FREE SHIPPING for members.

Car Rental Discounts

Take advantage of affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.

Disclaimer: These are association or life style discount services and are not affiliated with any Insurance Product or Insurance Company. There are multiple memberships of the association; the listed benefits is a brief overview, not all benefits are included in every membership of the association.

FREEDOM ACCESS MASTER & GRAND MEMBERSHIPS

Med-Sense Guaranteed Association Accident Medical Expense and Accidental Death & Dismemberment Benefits

Insurance benefits are insured by Freedom Life Insurance Company of America in the states of AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY. Insurance benefits are insured by National Foundation Life Insurance Company in the states of CA, DC and MT.

Benefits Covered Per Member	MASTER	GRAND
Lifetime Maximum Benefit	\$20,000	\$20,000
Accident Excess Medical Expense Maximum Benefit per Accident	\$10,000	\$5,000
Excess Medical Expense Deductible per Accident	\$250	\$250
Accidental Death and Dismemberment Maximum Benefit per Accident	\$2,500	\$2,500
Loss of Life	100%	100%
Loss of two or more Limbs	100%	100%
Loss of Speech and Loss of Hearing (both ears)	100%	100%
Loss of Sight (both eyes)	100%	100%
Loss of one Limb	50%	50%
Loss of Speech	50%	50%
Loss of Hearing (both ears)	50%	50%
Loss of one Hand	50%	50%
Loss of hearing (one ear)	25%	25%
Loss of Thumb and Index Finger (same hand)	25%	25%
Waiting Period	30 Days	30 Days

This is not major medical coverage or workers' compensation and it is not designed as a substitute or replacement of basic health insurance or major medical insurance. Fixed Indemnity Medical Insurance Benefits provide a predetermined and fixed dollar amount of covered medical services. Members are responsible for all amounts charged in excess of the fixed benefit amount and network discounts. The exact provisions are contained in the Blanket Group Indemnity Policy issued to the Med-Sense Guaranteed Association.

Benefits will not be paid for changes or loss caused by or resulting from any of the following: Accident Excess Medical Expense and AD&D Limitations and Exclusions

LIMITATIONS: The Excess Medical Expense Coverage Maximum is \$5,000 or \$10,000 as selected in writing by the Group Policyholder on the Issue Date; The maximum dollar amount recoverable by a Insured Member for AD&D is the applicable AD&D Maximum Benefit, regardless of the number of Accidents or Bodily Injuries sustained by a Insured Member; and **The applicable AD&D Maximum Benefit and the Excess Medical Expense Coverage Maximum automatically reduce by 50% for the Primary Insured and Spouse of Primary Insured on the 70th birthday of such Covered Insured.**

EXCLUSIONS: Neither the Blanket Group Policy nor the Certificate provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving such Covered Insured: war, or any act of war, regardless of whether war is actually declared; serving in one of the branches of the armed forces of any foreign country or any international authority; such Covered Insured being intoxicated or under the influence of alcohol or any drug, narcotic or hallucinogens, unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice; intentionally self-inflicted Bodily Injury; suicide or any attempt thereof, while sane; Sickness; travel by or participation in aviation, except as a fare-paying passenger traveling on a regular scheduled commercial airline flight; engaging in and being charged with any felony criminal offense; a Bodily Injury occurring outside the borders of the United States of America or its territories; the unintended or accidental results of any surgery or operation performed either for cosmetic purposes or in an attempt to surgically treat any Sickness; intentional inhalation or ingestion of any poison, gas or fumes; expenses Incurred for the diagnosis, care or treatment of Mental and Emotional Disorders, Alcoholism, and Drug Addiction/Abuse; participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle; expenses Incurred as a result of a Bodily Injury that are in excess of the Usual and Customary expenses Incurred for Medically Necessary treatment of such Bodily Injury; expenses Incurred for the Medically Necessary treatment of a Bodily Injury for which the Covered Insured has no legal liability and responsibility for payment; expenses Incurred for the Medically Necessary treatment of a Bodily Injury that are covered under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage (e.g. uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital/medical surgical insurance, other indemnity health insurance, health coverage under a HMO or PPO plan, workers compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare). a scheduled Benefit under Part I Accidental Death & Dismemberment Coverage or an expense under Part II Excess Medical Expense Coverage that exceeds the amount of the Lifetime Certificate Maximum Benefit; the operation by such Covered Insured of any motor vehicle without the permission/consent of the owner of such vehicle; the operation by such Covered Insured of any motor vehicle without a valid operator's license/permit; and bacterial or viral infection, except such infection occurring with or through a cut or wound in the skin sustained in an Accident or the accidental ingestion of contaminated material.

Careington Extra Care Package

The Careington Extra Care Package is offered to the MSGA members for an additional monthly fee. The following discounts and services are included. Members have the option to continue the Careington Extra Care Package even after any of the Freedom Access Membership levels are no longer active.

Careington Dental Network

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts a provider network of over 62,000 provider access points.

- Average annual savings of \$1,200 per family on dental work
- Savings of 20%-50% on most dental procedures, including routine oral exams, unlimited cleaning and major work such as dentures, root canals and crowns
- Savings of 20% on orthodontics for both children and adults
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available

The dental care discounts are provided by Careington International Corporation.

CallMD Physician Access Hotline

Have a non-emergency medical question you want answered right way? Need a non-narcotic prescription but can't reach your doctor? Can't afford to miss work, but don't want to risk your health or the health of your family members? If you are like most Americans, you've answered 'yes' to at least one or more of these questions.

- CallMD members have 24/7 access to connect with a consulting physician or specialist
- Medical doctors available for consultation and may write a prescription for a non-narcotic or non-controlled medication at anytime day or night. There are 12 free consultations included with the membership. Thereafter there is a \$35 charge per consultation.
- Family Keys: Personal data organizing software that downloads to the members' computer, allows members to record and store financial, health and other vital personal information without compromising privacy
- FileMD: A full medical history is recorded by a registered nurse which is stored via FileMD, and creates an Electronic Medical Record which gives members the convenience of releasing medical data, updating information, and storing documents
- 100% secure and HIPPA compliant

The medical information program is provided by CallMD.

Better Living Now Medical & Diabetic Supplies

- Durable medical equipment – 20% to 30% off retail price
- Daily living aids – 20% to 25% off retail price
- Disposable medical supplies – 20% to 40% off retail price
- Free blood glucose monitor upgrade
- Nutritional supplements – 20% to 25% off retail price
- NO shipping charges for orders that are \$100.00 or more
- We ship up to a 90-day supply and our care coordinators send you replacement notification before your supplies run out
- NO complicated forms to fill out
- NO inconvenient trips to the pharmacy

The diabetic supplies discounts are provided by Better Living Now.

Direct Labs and Diagnostic Imaging

A simple blood test is necessary for prevention or early detection of disease and could save your life. Members will also have direct access for MRAs, MRI's, CT Scans and PET Scans and may save hundreds of dollars using this program.

- 20% to 80% savings on blood tests
- Access to over 3,000 certified labs nationwide

The lab discounts are provided by Direct Labs.

CareNet 24-hour Nurse Hot Line

- Access to nurse triage services via a toll-free number, 24 hours a day, seven days a week
- Access to a pre-recorded health information library consisting of over 1,100 topics
- HIPAA compliant

The nurse line program is provided by CareNet.



If you purchase the Extra Care Package, your effective date will be the first of next month. The Extra Care Package are not insurance benefits and are not affiliated with Freedom Life Insurance Company of America, National Foundation Life Insurance Company or the Med-Sense Guaranteed Association Freedom Access.

Frequently Asked Questions:

Who is eligible to apply for membership?

Freedom Access Membership provides both membership benefits and Accident Medical Expense and Accidental Death & Dismemberment benefits to individuals from age 18 through age 64. Dependent children are eligible for coverage through age 25. There is no requirement for the dependent to be a full time student, only that they must be dependent of the insured member. Dependent coverage ends at age 26. The Freedom Access Membership series is available in the following states:

- Freedom Life Insurance Company of America AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY
- National Foundation Life Insurance Company CA, DC and MT

Are there any waiting periods for association benefits?

There are no waiting periods. You can begin saving once your payment is accepted and approved.

When does my coverage begin?

Once your payment is processed and approved your membership can be effective at the earliest two days from your enrollment date or your selected date no longer than 30 days from your enrollment date. The member's fulfillment package and ID Card is available immediately after purchase is completed. Membership handbook and identification cards will arrive via U.S. Mail within 3-5 business days after



IMPORTANT NOTICE: This is a brief description of the Freedom Access Membership benefits for the members of the Med-Sense Guaranteed Association. Members can be enrolled only once. Duplicate or multiple memberships are not allowed. Members are allowed one (1) benefit upgrade or downgrade to membership per year. Changes to membership can only be made if the change is in result of a qualifying life event. A qualifying life event means marriage, divorce, the death of your spouse, or the birth or adoption of a child. If coverage is cancelled, persons may not re-enroll in Med-Sense Guaranteed Association until 35 days after their termination date.

Benefits Underwritten and Claims Processed by:

Freedom Life Insurance Company of America
in the states of: AL, AR, AZ, CO, DE, FL, GA, IA, IL, IN, KY, LA, MI, MO, MS, NE, NV, OH, OK, PA, SC, TN, TX, VA, WV and WY.

National Foundation Life Insurance Company
in the states of: CA, DC and MT.