



Thousands in cash to help you through serious illness or injury

We're excited to share a new type of insurance that can complement your health care benefits. For as little as a few dollars a day, you can have help to pay for covered accident expenses. And with a covered critical illness, you can get cash in your hand to spend any way you need.

For Colorado and Nevada



Balance is a membership in Communicating for America, Inc. that includes a package of benefits underwritten by Madison National Life Insurance Company, Inc., along with valuable discounts and services.

Extra help, so you can focus on healing

If you have an accident or are diagnosed with a critical illness, the last thing you want to worry about is money. You have health coverage for your medical bills. But other costs can pile up while you're focusing on getting well. That's where critical illness and accident insurance can help.

Payments go right to you. Use the money for whatever you need, like:

- Mortgage payments
- Car payments
- Business costs
- Credit cards
- Day care

How does it work?

Becoming a member can give you some real help when you need it most. **Balance** insurance benefits are listed below. And with a **Balance** membership, you also get other valuable discounts and services – please see the following page for more details!

Balance

Critical illness and accident	Balance 1	Balance 2	Balance 3	Balance 4
Critical illness	\$2,500	\$5,000	\$7,500	\$10,000

Pays a lump-sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. The percentage of the benefit paid varies based on the illness diagnosed. A family plan covers a primary member and spouse.

Accident medical expense	\$2,500	\$5,000	\$7,500	\$10,000
Deductible per accident	\$100 deductible	\$250 deductible	\$500 deductible	\$500 deductible

For covered medical expenses for injuries from a covered accident. A family plan covers the primary member, spouse and all dependents.

Accident hospital confinement	\$150 per day	\$150 per day	\$150 per day	\$150 per day
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Benefits are available for up to 30 days when hospital confined due to a covered accident. A family plan covers the primary member, spouse and all dependents.

Accident disability income	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month
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Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.

Monthly membership dues	Balance 1	Balance 2	Balance 3	Balance 4
Single	\$34.95	\$44.95	\$54.95	\$64.95
Family	\$51.95	\$69.95	\$89.95	\$109.95

Additional benefits included with every **Balance** membership

How a **Balance** Membership works

Anthem is pleased to provide a convenient way to purchase a **Balance** plan through a membership in Communicating for America. Your **Balance** membership would also include the following additional benefits:

- Access by phone to a network of doctors across the country, to help you with routine health questions. This is in addition to any benefit your health plan offers.¹
- Low-rate student loans
- Towing and emergency roadside services
- Discounts on remote meeting, PC access and backup services
- A legislative hotline to let your voice be heard in Washington

More about **Balance**

A **Balance** membership in Communicating for America includes insurance benefits solely underwritten by Madison National Life Insurance Company, Inc. Madison National Life is a member of The IHC Group and rated A- (Excellent) for financial strength by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insured. (An A++ from A.M. Best is its highest rating.) The IHC Group has been providing life, health and stop-loss insurance solutions for nearly 30 years.

Ready to enroll?

Call your Anthem authorized agent today!

Balance

¹ Telephone access to a doctor does not replace the primary care physician, may be limited in services, and may not be available in all states. Telephone access to a doctor does not provide prescriptions for DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. This is not a service provided by Anthem Blue Cross and Blue Shield or Madison National Life.

Balance is a membership in Communicating for America, Inc. and includes insurance benefits underwritten by Madison National Life Insurance Company, Inc., along with valuable discounts and services. Communicating for America, Inc., is a national 501(c)(5) nonprofit association founded in 1972. Originally founded as an advocate for the self-employed and rural members, Communicating for America has evolved into one of the largest and most respected associations in the country, with members in communities of all sizes. Along with a legislative voice on important issues in Washington, D.C., Communicating for America provides valuable member benefits. Association membership fees are used for benefits, marketing, distribution and administrative expenses.

Association membership services are provided by Communicating for America, Inc. There is no ownership affiliation between Madison National Life Insurance Company, Communicating for America or Anthem Blue Cross and Blue Shield. Each entity is separate, independent and unaffiliated with Anthem Blue Cross and Blue Shield and its products and services.

Anthem Blue Cross and Blue Shield, or its affiliates, may receive compensation from membership fees or otherwise in connection with association members

Exclusions and Limitations

Critical illness insurance coverage

- Covered critical illnesses include: life-threatening cancer, heart attack, kidney failure, stroke, coma, coronary artery bypass, loss of sight, speech or hearing, major organ transplant, paralysis and sever burn. The percentage of the benefit paid varies based on the illness diagnosed. Critical illnesses diagnosed in the first 30 days of coverage will have the lesser of a \$500 benefit or 10 percent of the amount paid for the condition. Refer to the Certificate of Insurance for complete definitions and diagnostic requirements of each covered critical illness.
- Benefits are reduced by 50% when the member turns age 65 and all benefits terminate at age 70.
- Exclusions summary: The plan does not provide any benefits for charges, treatment, services or supplies for, or related to: (may vary by state)
 - A pre-existing condition, as defined by the Certificate of Insurance;
 - Intentionally self-inflicted injury or sickness; suicide or attempted suicide while sane or insane;
 - Use of illegal drugs or the misuse of over-the-counter medications or prescription drugs;
 - Commission or attempt to commit a crime;
 - Participation in a riot, civil insurrection or war; or
 - Any illness not specifically listed as a covered charge.

For just a couple of dollars a day, get a helping hand when you need it most.



Accident medical expense, accident hospital and accident disability insurance coverages

- Non-duplication of benefits: Benefits are reduced by those payable under another insurance plan.
- All benefits terminate at age 70.
- Exclusions summary: The plan does not provide any benefits for charges, treatment, services or supplies for, or related to: (may vary by state)
 - Experimental/investigational treatment; treatment which is not medically necessary; or not prescribed by a physician as medically necessary;
 - Services received from any family member or received outside of the United States unless on a trip for not more than 90 days;
 - Hernia, regardless of cause or slipped femoral capital epiphysis or pathological fracture;
 - Traveling by air, except as a fare-paying passenger
 - Rodeo, flying an ultra light, hang gliding, parachuting or bungee-cord jumping;
 - Participation in a professional sports activity;
 - Intentionally self-inflicted injury or sickness; suicide or attempted suicide while sane or insane;
 - Use of illegal drugs or the misuse of over-the-counter medications or prescriptions drugs;
 - Being legally intoxicated or under the influence of alcohol;
 - Commission or attempt to commit a crime;
 - Acts of war;
 - A medical mishap or negligence, including malpractice;
 - Service while on active duty in the armed forces; or
 - Work-related injury covered under Workers' Compensation or similar occupational benefits.

Critical illness and accident coverage is solely insured and underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. This is a brief description of the critical illness and accident medical insurance benefits, which are provided under separate contract issued to Communicating for America, Inc. association, the group policyholder. For complete details, please refer to the Group Critical Illness Certificate of Insurance (GAO-CI-C-1207) or the Group Accident Certificate of Insurance (GAO-ACC-C-1207).

In Colorado and Nevada, Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are the registered marks of the Blue Cross and Blue Shield Association.