



Fusion:

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

Homeland FUSION™

Underwritten by: A Member of the AIG Companies®

The Homeland Healthcare Fusion Plans are designed to provide supplement benefits to the High Deductible Health Plans (HDHP's) that have become so popular for today's consumers who are looking to lessen their premium cost.

While HDHP's can help provide significant premium savings, they can also leave the consumer facing thousands of dollars in Out-Of-Pocket Deductibles and other Expenses.

The Fusion Plans are designed to offset these Out-of Pocket Expenses including Physician Office Visits, Prescription Drugs, Vision, Accident Medical Protection up to \$10,000, up to \$10,000 benefits for Critical Illnesses, plus much more.

Represented By:
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Homeland Healthcare

**2435 N. Central
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Richardson, TX 75080

1.800.493.4240



Fused together with a.....

**High Deductible Health Plan (HDHP) or a
Catastrophic Medical Health Insurance Plan**

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. Our affordable, first dollar coverage Fusion Plans:

- ✓ 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 Homeland Healthcare's Value Added Benefits which Includes:
 - ✓ AIG's EyeMed Vision Plan, providing \$20 Annual Eye Exams including dilation.
 - ✓ Up to \$10,000 Accident Medical Coverage with a 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.

Fuse these benefits with your choice of High Deductible Health Plan, (HDHP), for asset protection from large, unexpected illnesses or accidents. Your HDHP should:

- ✓ Provide Catastrophic Health Insurance Coverage for Protection against Large, Unexpected Claims as well as Providing Long Term Asset Protection.
- ✓ 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.

The Fusion concept should allow you to realize significant premium savings while providing a wide range of protection. Consult your agent for the best rates and coverage available for approved HDHP products in your state.



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 - Discount RX Card	Included	Included	Included
***\$10 Co-Pay Generic Only Drug Benefit	Optional	Optional	Optional
****GTL Accident Medical Expense Benefits	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



Limited Benefit Health Insurance

Homeland Fusion Plan Monthly Rates

MONTHLY RATES (FUSION PLANS ONLY)	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

MONTHLY RATES (FUSION PLANS ONLY) INCLUDING ***OPTIONAL \$10 GENERIC DRUG CARD	Fusion Plan 1	Fusion Plan 2	Fusion Plan 3
Insured	\$75	\$110	\$114
Insured + Spouse	\$129	\$215	\$223
Insured + Child(ren)	\$126	\$192	\$199
Family	\$159	\$269	\$282

* 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.

The AIG Companies nor 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 is 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. 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 or by calling Homeland Healthcare (800)493-4240.

This outline contains a brief description of the coverage. 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.

****GTL Accident Medical Expense Benefits provided by Guarantee Trust Life Insurance Company. Benefits paid up to specified benefit amount subject to a \$100 deductible per occurrence. The following Exclusions apply to the Accident Medical Expense Benefits. This Certificate does not provide benefits for:

- Treatment, services or supplies which:
- Are not Medically Necessary;
- Are not prescribed by a Doctor as necessary to treat an Injury;
- Are determined to be Experimental/Investigational in nature;
- Are received without charge or legal obligation to pay;
- Are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified.
- Are not specifically listed as Covered Charges in this Certificate.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation or the Occupational Disease Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury which occurs while the Insured is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungi-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained where the Insured is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions,