

CERTIFICATE SCHEDULE

1. POLICY INFORMATION

"The Policyholder": National Congress of Employers
Policy Effective Date: November 15, 2011
Policy Anniversary Date: November 15 of each following year

2. ELIGIBLE PERSONS: An Eligible Person is an individual who meets the requirements of the Covered Class shown below:

Class 1

All members under age 65 of an association who have applied and have been approved to receive medical benefits.

Dependent Coverage: ___ Yes X No

3. COVERAGE YEAR: Begins on each [JANUARY 1ST] and continues for the next 12 consecutive months, and ends on [DECEMBER 31st] of the [same] year.
4. SICKNESS BENEFIT WAITING PERIOD: 30 Days
5. COVERAGE AND BENEFIT AMOUNTS:

Accident and Sickness Indemnity Benefit Inpatient and Outpatient

Hospital Confinement Benefit

Hospital Confinement Benefit	\$200 Per Day of Confinement
Maximum Benefit	30 Days Per Coverage Year

Doctors' Office Visit Benefits

Doctors' Office Visits Benefit – Primary Care Physician	\$50 Per Visit
Doctors' Office Visits Benefit – Specialty Care Physician	\$50 Per Visit
Maximum Benefit – Primary and Specialty Care Visits Combined	5 Visits Per Coverage Year

Emergency Room Visits Benefits

Emergency Room Benefit	\$50 Per Visit
Maximum Benefit	1 Visits per Coverage Year

Accidental Death Benefit

Accidental Death Principal Sum for Named Insured	\$10,000
Accidental Death Principal Sum for Spouse	50% of Named Insured Benefit
Accidental Death Principal Sum for Child(ren)	25% of Named Insured Benefit
Loss Period	Loss within 90 days from the date of the Accident