

Accidents Happen!

You can be hit with huge bills when you least expect it. Accident Medical Coverage gives you 24-hour accident coverage for those expenses.



**Benefit options ranging
from \$5,000 to \$25,000**

Accident Medical Coverage

\$5,000 up to \$25,000
Accidental Medical Coverage

\$125 up to \$200
Accident In-Hospital Indemnity
Benefit

\$10,000 up to \$25,000
Accidental Death &
Dismemberment

\$300 up to \$1,000
Intensive Care Unit Services



America's Association for Alternative Care

14800 Quorum Drive, Ste 500, Dallas, TX 75254
877-426-4149

Accident Medical Coverage



1 Star Plan

- ★ \$5,000 Accident Medical - \$500 Deductible
- ★ \$125 Accident In-Hospital Indemnity Benefit
- ★ \$10,000 Accidental Death and Dismemberment
- ★ \$300 Intensive Care Unit Services

2 Star Plan

- ★ \$10,000 Accident Medical - \$1,000 Deductible
- ★ \$150 Accident In-Hospital Indemnity Benefit
- ★ \$10,000 Accidental Death and Dismemberment
- ★ \$500 Intensive Care Unit Services

3 Star Plan

- ★ \$25,000 Accident Medical - \$1,500 Deductible
- ★ \$200 Accident In-Hospital Indemnity Benefit
- ★ \$25,000 Accidental Death and Dismemberment
- ★ Optional \$500 Disability Income
- ★ \$1,000 Intensive Care Unit Services

*Plans are underwritten by United States Fires Insurance Company, rated "A" (Excellent) by A.M. Best 2009.

Benefits Description

If you elect insurance benefits as a member of America's Association for Alternative Care (AAAC), you and your dependent spouse and children (if you elected family membership) are covered for eligible expenses from any one accident up to the plan maximum (after the deductible).* The insured benefits illustrated are in summary form only. This is not a contract of insurance. Please see terms and conditions of benefits, exclusions, and limitations of this program for more information.

*If at any time in the future you choose to raise your major medical deductible, you may also elect to increase your level of accident medical protection offered through your membership. Please contact the plan administrator for details.

- Use any doctor, emergency room or hospital
- Pays directly to you unless you assign

Medical Services means the costs for: medically necessary treatment by a physician or dentist; hospital room and board; dental work to sound natural teeth; drugs; medicines; diagnostic tests and x-rays; treatment performed by licensed medical professionals; or rental of durable medical equipment.

Benefits payable shall be reduced by any amount(s) payable by other coverage(s). For more information on this benefit, including limitations and exclusions, please see the sample certificates.

Up to \$25,000 Accidental Death & Dismemberment

Depending upon the plan that you choose, you may be covered up to \$25,000 for Accidental Death & Dismemberment (AD&D). You're covered 24 hours a day, wherever you go.

For more information on this benefit, including limitations and exclusions, please see sample certificates.

AAAC Discount and Savings Benefits

The following benefits are included in every plan option as Core Membership Benefits.

Movie Savings Program	GreenBackStreet	Roadside Assistance
Theme Park Savings	Magazine Savings	Budget Truck Rental
Restaurant Savings	Mega Mall	Moving Discounts
Fitness Program	Hotel Savings Program	Real Estate Services
Prescription Drugs	Travel Packages & Tours	Mortgage Services
Medical Bill Negotiation Program	Cruises	Everest Funeral Planning & Concierge Service
Vitamins	Hotels	My Parent Advisor
Hearing	Airline Savings	VIP Pet Insurance
American Diabetes Wholesale	Jiffy Lube	Legal Access Plan
Medical Supply Savings	Auto Purchasing Savings	ID Theft Program
Carpet Savings	Auto Rental Savings	Tax Preparation & Advice
Coupons & Deals	Auto Repair Savings	Financial Education & Credit Counseling
Flowers Savings Program	Motor Home Rental	
	Moving & Storage	

Terms and Conditions

1. AAAC Membership includes both insured and non-insured benefits and services. Neither AAAC or NIA Asset Protection Group, Inc. are an insurance company. AAAC is a non-profit association that enrolls members. Insurance is provided under a group policy issued to America's Association for Alternative Care, underwritten by United States Fire Insurance Company.
2. AAAC provides savings to its members on services through a number of sources. The current list of benefits may be modified through additions or deletions at its discretion. Healthcare professionals providing healthcare services receive no reimbursement from NIA Asset Protection Group, Inc. or AAAC.
3. Membership in AAAC will automatically terminate if a member's dues are not paid on a timely basis. Returned checks or NSF notices on bank drafts for payment of the membership dues are deemed to be evidence of nonpayment by a member. Neither AAAC nor NIA Asset Protection Group, Inc. are responsible for notifying the member of such termination.
4. Membership is effective on the first day of the first month immediately following the date that the application is accepted by AAAC. Following enrollment acceptance by AAAC, Membership is renewable at the Member's option. Nonpayment will result in cancellation of membership. A member may cancel at any time by written notice to NIA Asset Protection Group, Inc.
5. Membership dues may be changed for all members, but not individually, upon 30 days notice. The benefit information contained herein is a brief summary only and subject to all provisions, limitations and exceptions set forth in the membership packet. Please refer to your membership packet for the provisions, exceptions, and limitations.

UNITED STATES FIRE INSURANCE COMPANY LIMITATIONS AND EXCLUSIONS

Benefits will not be paid for a Covered Person's loss which:

- (1) Is caused by or results from the Covered Person's own:
 - (a) Intentionally self inflicted Injury, suicide or any attempt thereat. (In Missouri this applies only while sane.);
 - (b) Voluntary self administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor (Accidental ingestion of a poisonous substance is not excluded.);
 - (c) Commission or attempt to commit a felony;
 - (d) Participation in a riot or insurrection;
 - (e) Driving under the influence of a controlled substance unless administered on the advice of a doctor; or
 - (f) Driving while Intoxicated. "Intoxicated" will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs;
- (2) Is caused by or results from:
 - (a) Declared or undeclared war or act of war;
 - (b) An Accident which occurs while the Covered Person 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.);
 - (c) Aviation, except as specifically provided in this Policy;
 - (d) Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.
 - (e) Nuclear reaction or the release of nuclear energy. However, this exclusion will not apply if the loss is sustained within 180 days of the initial incident and:
 - (i) The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy; and
 - (ii) The Covered Person was within a 25 mile radius of the site of the release either:
 - 1) At the time of the release; or
 - 2) Within 24 hours of the start of the release;

The program does not cover: (1) Normal Health Checkups; (2) Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an accident while the Covered Person is covered under this policy, and rendered within 6 months of the accident; (3) Services or treatment rendered by a doctor, nurse or any person who is: a) Employed or retained by the certificate holder, or b) Who is the covered person or a member of his immediate family; (4) Charges which: a) The covered person would not have to pay if he did not have insurance; or b) Are in excess of Usual, Reasonable and Customary charges; (5) An injury that is caused by flight in: a) An aircraft, except as a fare paying passenger, b) A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or c) An ultra light, hand gliding, parachuting or bungi cord jumping; (6) Travel in or upon: a) A snowmobile; b) Any two or three wheeled motor vehicle; c) Any off road motorized vehicle not requiring licensing as a motor vehicle; (7) Any accident where the covered person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license; (8) That part of medical expense payable by any automobile insurance policy without regard to fault. (Does not apply in any state where prohibited); (9) Injury that is: a) The result of a covered person being intoxicated; or b) Caused by any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a doctor; (10) Any sickness, except infection which occurs directly from an Accidental cut or wound or diagnostic tests or treatment, or ingestion of contaminated food; (11) Expenses to the extent that they are paid or payable under other valid and collectible group insurance or medical prepayment plan; (12) Blood or Blood plasma, except for charges by a Hospital for the processing or administration of blood, (13) Elective treatment or surgery, health treatment, or examination where no injury is involved; (14) Injury sustained while in the service of the armed forces of any country. When the covered person enters the armed forces of any country, we will refund the unearned pro rata premium on request; (15) Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions thereof; (16) Treatment in any Veterans Administration or Federal Hospital, except if there is a legal obligation to pay; (17) Treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges, or abutments, or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy, (18) Cosmetic Surgery, except for: a) Reconstructive surgery on a diseased or injured part of the body; or (17) Routine medical care; (19) Any loss which is covered by state or federal worker's compensation, employers liability, (20) occupational disease law, or similar laws; (21) The repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices; (22) Rest cures or custodial care; (23) The repair or replacement of existing dentures, partial dentures, braces, fixed or removable bridges; (24) Expenses incurred for an accident after the benefit period shown in the schedule of benefits; (25) Hernia of any kind, any bacterial infection that was not caused by an accidental cut or wound; (26) Prescription medicines unless specifically provided for under this Policy.

Underwritten by
United States Fire Insurance Company



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