



**BASIC MEDICAL-SURGICAL
INCOME POLICY**

This insert attempts to summarize the principal benefits of Insurance Company of Scott and White and is not a contract. Details of benefits are subject to the terms, conditions, and limitations of the Required Outline of Coverage.

PLAN PROVISIONS PLAN PAYS

Surgical/Anesthesia Benefit

- ICSW will pay the amount listed in the Schedule of Operations for the specific procedure completed.
- ICSW will pay 25% of the amount shown in the Schedule of Operations for the administration of anesthesia during a covered surgical operation.

In-Hospital Medical Services Benefit

(first 30 days of hospital confinement)
Attending physician services \$15/day

Ambulance Benefit

(limited to two trips per calendar year)
Ground ambulance transportation \$100
Air ambulance transportation \$1,000

PLAN PROVISIONS PLAN PAYS

Exclusionary Waiting Period

30 days from the effective date of the policy

Preexisting Condition Exclusionary Period

12 months

Continuation of Coverage Benefit

Policy is portable should employment cease. Premiums waived for up to two months if conditions are met. (Refer to policy for guidelines)

Age Group	Monthly Premium Rates	
	Male	Female
<23	\$1.77	\$1.77
23-24	\$1.07	\$3.50
25-29	\$2.12	\$7.50
30-34	\$2.40	\$7.75
35-39	\$2.95	\$8.25
40-44	\$3.57	\$8.50
45-49	\$4.75	\$9.09
50-54	\$7.26	\$9.02
55-59	\$12.52	\$11.13
60-64	\$21.47	\$16.47
65+	\$37.03	\$24.39

EXCLUSIONS/LIMITATIONS/REDUCTIONS

- Any Sickness that is diagnosed or treated before coverage has been in force 30 days from the effective date of the policy
- Intentionally self-inflicted bodily Injury or attempting suicide
- Participating in any illegal activity that is classified as a felony
- Being exposed to war or any act of war
- Having treatment for a mental or nervous disorder
- Any loss sustained or contracted due to a covered person's being intoxicated or under the influence of alcohol, drugs, or any narcotic, unless administered on the advice of a Physician and taken according to the Physician's instructions
- Cosmetic surgery that is not Medically Necessary
- Elective surgery that is not Medically Necessary within the first 12 months of the effective date of the policy
- Hospital confinement due to an uncomplicated pregnancy
- Routine nursing or routine well-baby care for the newborn child
- Hospitalization before the effective date of coverage

See the Exclusions and Limitations section of the Insurance Company of Scott and White Required Outline of Coverage.

INSURANCE COMPANY OF SCOTT AND WHITE

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