

# Protection+

Hospital Indemnity Plan  
Accident Plan

15814 Champion Forest Dr #260, Spring, Tx 77379

**AMEtrust.org** | [contact@ametrust.org](mailto:contact@ametrust.org)

Customer Service: 877-414-5434



# What You Get

The following benefits are per Participant per Plan Year.

## HOSPITAL ADMISSION COVERAGE

\$750-\$1000 for 1 day of Hospital Amittance per covered member per plan period up to three (3) covered members.

## HOSPITAL DAILY CONFINEMENT

\$100 - per day for [30] days of Hospital Confinement per covered member per plan period up to three (3) covered members.

## EMERGENCY ROOM COVERAGE

\$100 per day for [1] injury visit. \$100 per day for [1] sick visit per plan period up to (3) covered members.

## AMBULANCE BENEFITS

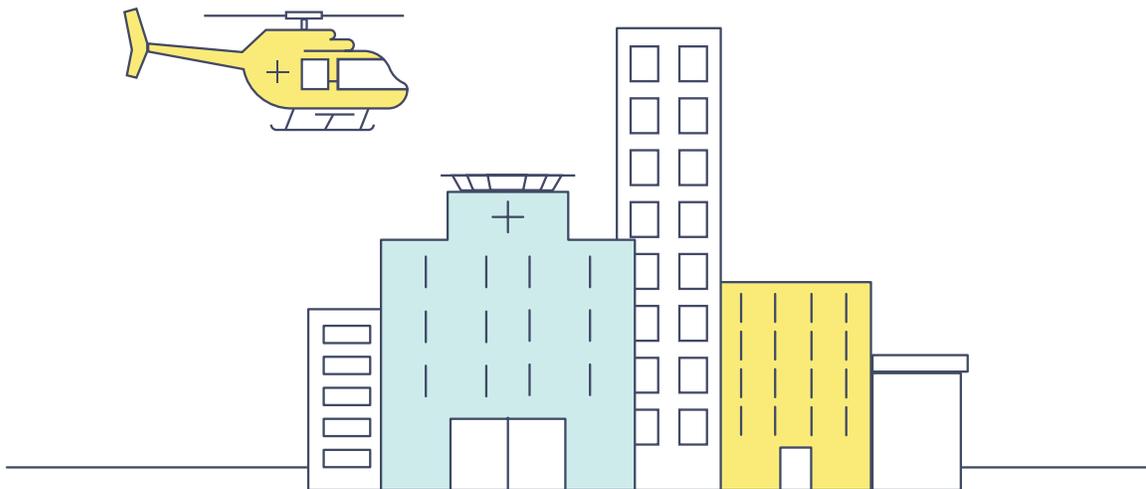
\$200-\$250 per day for [1] covered trip per plan period up tp (3) family members

## ACCIDENT PLAN

Accidents happen. When they happen to you, make sure that you're protected from the financial strain with Accident coverage by AME Trust. Our Accident plans will payyou a fixed amount of money if you suffer and require treatment for a wide variety of unforeseen injuries. You will get this payout regardless of your medical expenses.

### PLAN HIGHLIGHTS

- Guaranteed Issue. We won't review your medical history before deciding whether or not to issue a coverage.



# Introducing Protection+ Hospital Indemnity A new way to get healthy!



**Protection+ is an Indemnity plan package** by AME. It has hospital indemnity coverage, an Accident plan and Dr Office visit Reimbursements. The plan provides fixed payments for ambulance transportation, hospital admission, and every day of your hospital stay—regardless of cost. It also provides additional benefits designed to reward you for taking an active role in your health.



## BENEFITS

### Hospital Care

Hospital admission

Daily hospital confinement

Physician office visits

### Emergency Care

Emergency Room

Ambulance



## BENEFITS

### Accident Plan Coverage

### Telemedicine Coverage

24/7 access to doctors from your smart phone, tablet or computer.

### Employee Assistance Program (EAP)

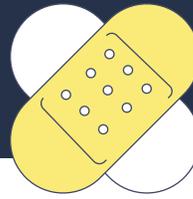
Telephonic counseling sessions with licensed mental health counselors for various topics (anxiety, depression, stress, grief, relationships, addiction, etc.),



## Paying for your policies

Participating in health screening and treatments qualify you to receive claim payments from your Protection + Plan. These payments offset the cost of your Protection+ Plan, making excellent coverage much easier to afford.

# Break a leg – without breaking the bank

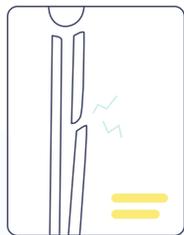


**Accidents happen.** When they happen to you, make sure that you're protected from the financial strain with Accident coverage by AME Trust. Our Accident plans will pay you a fixed amount of money if you suffer and require treatment for a wide variety of unforeseen injuries. You will get this payout regardless of your medical expenses.

## PLAN HIGHLIGHTS

- **Guaranteed Issue.** We won't review your medical history before deciding whether or not to issue a coverage.

## HOW IT WORKS



### **Mark is in a car accident and hurts his arm**

He visits the emergency room that afternoon and an X-Ray determines that his arm is broken.



### **His arm is put in a cast**

After filing a claim with his AME Accident plan, Mark receives payments for \$200 for his fracture and \$300 for his treatment.



### **Mark is paid a flat amount**

He's eligible for these payments regardless of his medical expenses.

Affordable plans with the easiest claims you've ever filed.  
That's the **AME Trust** Promise.

# What You Get



## COVERAGE BENEFITS

The following benefits are per Participant per Plan Year. All benefits are limited to one benefit per covered accident, per covered member, and are paid independently of one another unless specifically noted otherwise.

|   |          |   |          |
|---|----------|---|----------|
| <b>EMERGENCY ROOM</b>   |          | Therapy Services - Occupational, Physical and Speech: Maximum of 10 visits per covered accident, and completed within 2 years after the covered accident.   | \$25     |
| Emergency Room treatment: Within 72 hours after a covered accident.   | \$150    |   |          |
| <b>HOSPITAL CARE</b>  |          | <b>SPECIFIC LOSS</b>  |          |
| Hospital Admission: Within 6 months after the covered accident  | \$1,000* | Laceration: Repaired by a physician within 72 hours after the covered accident.   |          |
| Hospital Intensive Care Admission   | \$1,500* | Laceration(s) treated without stitches, staples or glue.  | \$60     |
| *Only one admission benefit is payable once per covered either hospital or intensive care admission.  |          | Total of all Lacerations is not more than 3 inches long and repair by stitches.   | \$75     |
| Hospital Confinement: Per Day up to 365 days. Within 6 months after the covered accident.   | \$200    | Total of all Lacerations is greater than 3 inches but not more than 5 inches and repaired.  | \$300    |
| Hospital Intensive Care Confinement: Per Day up to 30 days. Within 30 days after the covered accident.  | \$400    | Total of all lacerations is greater than 5 inches and repaired by stitches.   | \$600    |
| Lodging: Per Day up to 30 days per covered accident for companion. Hospital must be more than 100 miles round trip for the residence of the covered member. | \$150    | Concussion: Diagnosed by a physician within 72 hours after the covered accident.  | \$150    |
| Transportation: (Covered member Only) Up to 3 rounds trips per covered accident. Covered member must travel more than 100 miles round trip for treatment.   | \$600    | Eye Injury: Within 90 days after the covered accident.  | \$300    |
| "Rehabilitation Unit Confinement: Per Day up to 15 days per covered accident, max of 30 days per Plan Year"   | \$100    | Coma: Unconscious for 30 consecutive days if as a result of a covered accident.   | \$10,000 |
| <b>DIAGNOSTIC IMAGING</b>   |          | <b>EMERGENCY DENTAL WORK</b>  |          |
| Medical Imaging: For CT scan, MRI or EEG as the result of a covered accident.   | \$200    | Broken teeth repaired with crown(s).  | \$300    |
| <b>EMERGENCY CARE</b>   |          | Broken teeth resulting in extraction(s).  | \$100    |
| Appliance: Within 90 days after the covered accident. For personal locomotion or mobility.  | \$100    | <b>BURNS</b>  |          |
| Blood, Plasma, Platelets: Within 90 days after the covered accident.  | \$300    | Burns: Treated by a physician within 72 hours after the covered accident.   |          |
| Physician Office - Initial Visit: Within 60 days of a covered accident. **  | \$75     | Skin grafts: Pay 25% of the applicable Burn benefit if a Covered member receives a skin graft for a burn for which a benefit was paid under the Burn benefit of this Coverage. We will pay this amount once per covered accident. |          |
| Urgent Care - Initial Visit: Within 60 days of a covered accident.**  | \$75     | 2nd degree burns which cover at least 36% of the body.  | \$1,000  |
| **Either Physician or Urgent Care benefit is payable once per covered accident.   |          | 3rd degree burns which cover at least 9 square inches of the body but less than 35 square inches.   | \$2,500  |
| <b>SURGERY</b>  |          | 3rd degree burns which cover 35 or more square inches of the body.  | \$10,000 |
| Outpatient Surgery Facility Service: Torn Knee Cartilage, Ruptured Disc, Tendon / Ligament / Rotator Cuff   | \$300    | <b>PROSTHETIC DEVICE / ARTIFICIAL LIMB: WITHIN ONE YEAR OF THE COVERED ACCIDENT</b>   |          |
| Abdominal or Thoracic with repair: Within 72 hours of a covered accident.   | \$1,500  | One   | \$750    |
| Abdominal or Thoracic without repair: Within 72 hours of a covered accident.  | \$150    | More than one   | \$1,500  |
| Hernia: Diagnosed within 30 days and repaired within 90 days of the covered accident.   | \$150    | Ruptured Disc: Treated by a physician within 60 days and repaired through surgery within 1 year after the covered accident.   | \$800    |
| <b>CONTINUING CARE</b>  |          | <b>TENDON, LIGAMENT, ROTATOR CUFF: WITHIN ONE YEAR OF THE COVERED ACCIDENT</b>  |          |
| Epidural Pain management: Within 6 months after the covered accident. Payable once per 12 month period.   | \$100    | Repair of one   | \$800    |
| Physician Follow-Up Care: Within 180 days of the covered accident. Payable twice per covered accident.  | \$75     | More than one   | \$1,200  |
| Spinal Manipulation: Payable for 1 visit per day, up to a maximum of 5 visits per 12 month period, regardless of the number of covered accidents.           | \$25     | Exploratory without repair  | \$150    |
|   |          | <b>TORN KNEE CARTILAGE</b>  |          |
|   |          | *Treated by a physician within 60 days and repaired through surgery within one year after the covered accident.   |          |
|   |          | Surgery with repair.  | \$750    |
|   |          | Exploratory surgery.  | \$150    |

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# What You Get (Contd.)



## DISLOCATIONS - DIAGNOSED BY A PHYSICIAN WITHIN 90 DAYS AFTER T COVERED ACCIDENT.

Dislocation (Separated Joint): Type: With Anesthesia

Closed Without Anesthesia - 25% of closed with anesthesia benefit

|  |         |         |
|--|---------|---------|
| Hip  | \$3,000 | \$6,000 |
| Knee (except Patella), up to:  | \$1,500 | \$3,000 |
| Ankle - Bones or Bones of Foot (not toes), up to:  | \$1,200 | \$2,400 |
| Collarbone (Sternoclavicular), up to:  | \$750   | \$1,200 |
| Lower Jaw, Shoulder (Glenohumeral), Elbow, Wrist or Bone or Bones of the Hand (not Fingers), up to (each): | \$450   | \$900   |
| Bone or Bones of the Hand (not Fingers), up to:  | \$450   | \$900   |
| Collarbone (Acromioclavicular and separation), One Toe of Finger, up to:                                   | \$150   | \$300   |

## FRACTURES

|  | Closed Reduction | Open Reduction |
|--|------------------|----------------|
|--|------------------|----------------|

|  |         |         |
|--|---------|---------|
| Fracture (Broken Bone)   |         |         |
| Chips - 25% of closed benefit  |         |         |
| Skull - depressed fracture (except Bones of the Face or Nose):   | \$3,750 | \$7,500 |
| "Skull - simple non-depressed fracture (except Bones of Face or Nose):"  | \$1,500 | \$3,000 |
| Hip, Thigh (Femur)   | \$2,250 | \$4,500 |
| Vertebrae, Body of (except Verterbral processes), Pelvis (includes Ilium, Ischium, Pubis, Acetabulum except Coccyx), and/or Leg:   | \$1,200 | \$2,400 |
| Bones of Face of Nose (except Madible or Maxilla), Upper Jaw - Maxilla (except Alveolar process) and/or Upper Arm between Elbow and Shoulder:  | \$525   | \$1,050 |
| Lower Jaw - Madible (except Alveolar process), Shoulder Blade or Collarbone (Scapula, Clavicle, Sternum), Vertebral Processes, Forearm, Hand, Wrist (except fingers), Kneecap (Patella), Foot (except Toes), and/or Ankle: | \$450   | \$900   |
| Rib  | \$375   | \$750   |
| Coccyx:  | \$300   | \$600   |
| Finger, Toe:   | \$75    | \$150   |

## MAJOR INJURY

Accidental Death: Within 90 days from the date of a covered accident.

|          |          |
|----------|----------|
| Employee | \$50,000 |
| Spouse   | \$20,000 |
| Children | \$10,000 |

Accidental Death / Common Carrier: Within 90 days from the date of a covered accident.

|          |           |
|----------|-----------|
| Employee | \$150,000 |
| Spouse   | \$60,000  |
| Children | \$30,000  |

Dismemberment: Within 90 days after the covered accident.

|   |          |
|---|----------|
| Loss of both hands, oro both feet or the sight of both eyes or any combination or two or more listed: | \$15,000 |
| Loss of one hand, or one foot or sight of one eye:  | \$7,500  |
| Loss of two or more fingers or two or more toes or any combination of two or more fingers and toes:   | \$1,500  |
| Loss of one finger or one toe:  | \$750    |

Catastrophic Accident: Payable after a 365 day elimination period.

|                                     |           |
|-------------------------------------|-----------|
| Employee (reduced by 50% at age 70) | \$100,000 |
| Spouse (reduced by 50% at age 70)   | \$50,000  |
| Children                            | \$30,000  |

## Exclusions & Limitations

This is Accident-Only Coverage. We will not pay benefits for losses that are caused or contributed to by, or are the result of:

1. Practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
2. Any sickness or declining process caused by a sickness, including physical or mental infirmity. We also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by any injury. This exclusion does not apply to the Sickness Hospital Confinement Rider of the Health Screening Benefit Rider;
3. Active service in any of the armed forces, or units auxiliary thereto, including the National Guard or any Military reserve;
4. Repetitive stress or motion disorders caused by overused or degenerative changes;
5. Driving any taxi, limousine, bus or personal vehicle of any kind when used to transport, fare-paying passengers;
6. Mental or nervous disorders;
7. Alcoholism or drug addiction;
8. Ingestion or use of any substance or drugs unless taken as prescribed by a Physician. This does not apply to accidental ingestion of substances by Children under the age of 5;
9. While incarcerated or detained in a penal institution of any kind, including house arrest and/or work furlough;
10. The covered member working for pay or profit.

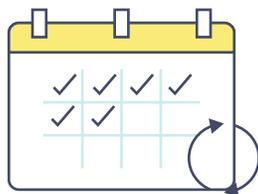


## HOW Protection+ Works



### Ed has Protection+.

Each month Ed can consult his personal dietitian and refills his blood pressure medication, he receives monthly payments for receiving and engaging in his Health Screening and Health Treatment Benefits.



**Wellness Reimbursements are made on Ed's Check by his Employer.**



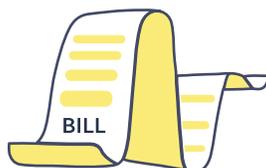
**Ed also gets additional coverages.**

Since he's enrolled in Protection+, Ed also gets an Accident plan without reducing his take-home pay.



**One day, Ed has an accident.**

He falls down a flight of stairs, and is admitted to the emergency room where he undergoes an MRI and is diagnosed with a concussion.



**Ed could have to pay his maximum out-of-pocket deductible.**

Since Ed hasn't met his health insurance deductible for the year, he could be expected to pay up to his maximum out-of-pocket for his treatment.



**AME bridges the GAP.**

Ed's Protection + Plan covers him for \$1,100 (admission & confinement). On top of that, his AME Accident Policy will pay him \$300 for his emergency room treatment, \$300 for his MRI and \$450 for suffering a concussion –regardless of his medical expenses.

**Affordable plans with the easiest claims you've ever filed.**

**That's the AME Promise.**

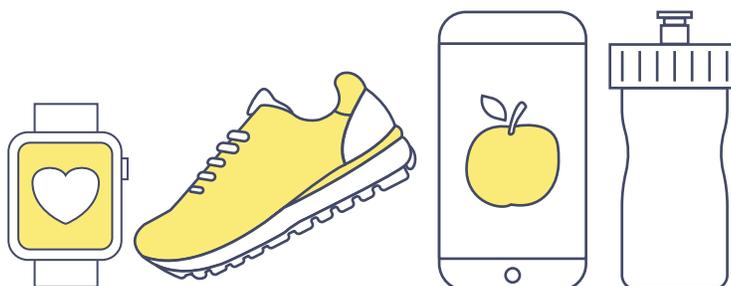


# What You Get

## HEALTH SCREENING & DIAGNOSTIC BENEFIT

Monthly Benefit Amount [\$1,013 - \$1,205] reimbursed by your employer on your check for your enrollment and participation in the Protection+ Plan

- Biometric Screening monitored by trained Healthcare Professionals
  - Health Risk Assessments administered by trained Healthcare Professional
  - Health Reports for specific diagnoses from a trained Healthcare Professional
  - Data Analytics per individual's health condition
  - Blood screenings for cardiovascular and/or diabetic conditions
  - Triglycerides
  - Blood Pressure Screening
  - Fasting blood glucose test
  - Serum cholesterol test to determine HDL/ LDL
  - Stress test
  - Dental X-Rays
  - Metabolism Test
  - Ophthalmologist/Optometrlist Evaluation
  - Psychoanalysis/Psychologist/ Psychiatric Evaluation
  - Doppler screening for carotid/ peripheral vascular disease
- **Cancer Screenings**
    - Breast ultrasound
    - CEA blood test for colon or cervical cancer
    - HPV
    - Colonoscopy
    - Bone Marrow
    - PAP Test
    - Hemocult Stool Analysis
    - Mammography
    - Chest X-Ray
    - Serum Protein Electrophoresis
    - Biopsy for Skin Cancer
    - Flexible Sigmoidoscopy





# What You Get

## HEALTH TREATMENT BENEFITS

- Physician or Chiropractic consultation
- Chiropractic Consultation
- Licensed Healthcare Professional Initial Consultation for Specified Diagnosis
- Licensed Healthcare Professional Follow-up Consultation for Specified Diagnosis
- Registered Nurse consultation
- Dental Examination
- Prescription Medication Adherence, Including Refilling as Recommended
- Prescription Vitamin Treatment Adherence
- Treatment for Alcoholism/Addiction
- Treatment from Psychologist/Psychiatrist
- Insulin Treatment
- Acupuncture Treatment
- Vaccinations Biometric Screening monitored by trained Healthcare Professionals

### DISCLAIMERS

When filing a claim, it is necessary to submit the standard Health Insurance Claim forms in addition to the Explanation of Benefits provided by Your Primary Medical Policy, or other documentation showing amounts for which You are responsible for under the Primary Medical Policy.

\*Covered members of this policy varies based upon enrolled coverage type. Employee only coverage covers one member, employee/spouse or employee/child(ren) covers up to two times the benefits amounts and employee family covers up to three members. Any covered dependents may share in the total benefits amount allowed per plan year. However total benefits paid can not exceed each benefit limit.

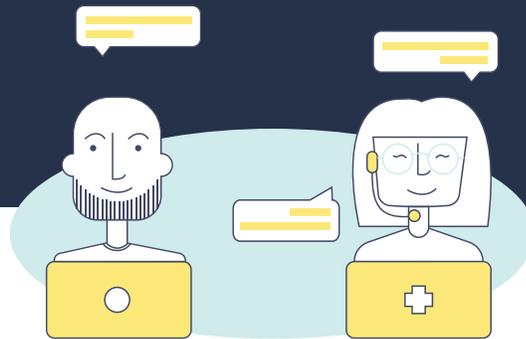
\*\*This plan does not cover expenses that are not medically necessary and do not result from the treatment of an illness or an injury; physician office visit charges, pharmacy benefits, charges for well newborn care after birth; durable medical equipment, unless it was dispensed to the insured person in the hospital, pregnancy for a dependent, other than a covered dependent spouse; confinement or other covered treatment for dental or vision care that is not related to an accidental injury; expenses related to the treatment of mental or nervous disorders; expenses related to treatment of alcoholism, drug addiction, or complications thereof;

\*\*\*HEALTH SCREENING, DIAGNOSTIC, and TREATMENT BENEFITS are annualized benefits that are distributed equally based on your annual pay schedule with your employer.

# Allied Wellness

**Allied Wellness** consolidates multiple services to help you improve your health. You have the freedom to engage in whatever services best fit your lifestyle. Everyone has a different path to wellness, so whether you want to sprint or stroll to better health, we've got the tools to get you there.

We can help you manage chronic conditions like diabetes or hypertension, give you an outlet to manage anxiety or stress, help you develop a meal plan and workout routine to lose weight, or even help you quit smoking. No matter what your goal is, we'll guide you towards success one step at a time.



## Health Screening

We have partnered companies like InBody®, Sudoscan® and Higi® to offer biometric screenings for members, which allows us to establish a baseline for your health. All information is kept confidential and secured in our HIPAA compliant database. The data can only be accessed by your health coach, which utilizes it to create a launching point for your journey towards better health.

## Qualified Healthcare Professionals

Allied Wellness provides you with unlimited access to qualified healthcare professionals such as registered dietitians, registered nurses and even therapists. Through regular consultations, these healthcare professionals will provide you with guidance, support and custom-tailored plans that fit your lifestyle.

## Telemedicine

Telemedicine is a unique service that provides you with 24/7 access to doctors from your smart phone, tablet or computer. Within minutes, you can be connected to a physician that can provide consultations, prescriptions, guidance or referrals for follow-up care.



## Major Benefits of a Comprehensive Wellness Profile Test

Helps detect and address the root cause(s) of health issues, rather than simply treating the symptoms. A valuable tool for your physician to track progress over time by establishing a baseline. Provides a more accurate diagnosis of a wide range of health issues. Identifies potential imbalances in the body that can lead to health issues such as weight gain and fatigue. Provides insight into lifestyle changes that may be necessary to improve overall health. A primary and important component of preventive health care.

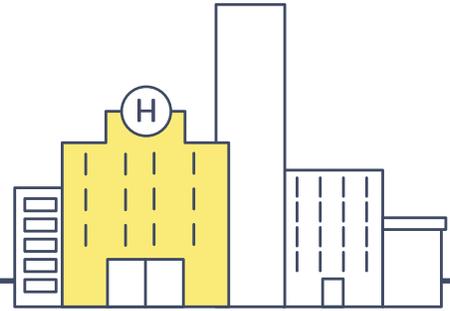
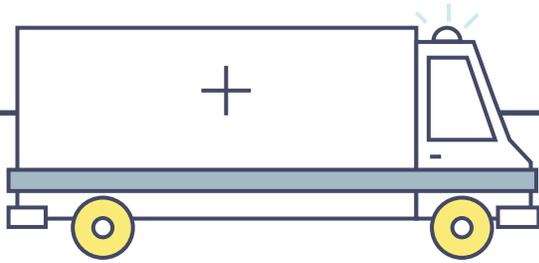
Provides information that can help to optimize health and well-being. **One visit and just one blood draw**

## Employee Assistance Program (EAP)

EAP offers several great resources including telephonic counseling sessions with licensed mental health counselors for various topics (anxiety, depression, stress, grief, relationships, addiction, etc.), legal services, financial services, family caregiving



*Innovative Solutions.  
Endless Possibilities.*



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