

More choices!

Dental Insurance

Your employees can choose coverage for themselves and their families.

Annual Deductible:	\$50 single / \$150 family	Preventive:	Plan pays 100% after deductible
Annual Benefit:	\$500 per person per calendar year	Basic & Major:	Plan pays 50% after deductible (12 month waiting period for Major)

	Weekly Rate
Employee Only	\$ 3.88
Employee + Spouse	\$ 8.00
Employee + Child(ren)	\$ 8.00
Family	\$12.96

Underwritten by Jefferson Pilot Financial Insurance Company

Short-Term Disability Insurance

Your employees can protect their paychecks with affordable Short-Term Disability benefits. It pays when an employee can't work because of sickness or injury.

Weekly Benefit: \$125	Benefits start: After 14 days for either accident or sickness
Benefits are paid: For up to 26 weeks	Benefits paid in addition to any other income received.
Weekly Rate: \$ 3.98	

Pre-existing Condition Limitation: 3/6. No benefits are paid for a disability that starts within the first 6 months of the employee's coverage effective date when that disability is caused by a pre-existing condition.

Underwritten by Jefferson Pilot Financial Insurance Company

Group Term Life Insurance w/ AD&D Rider

Life insurance can provide financial peace of mind in case of the unexpected. Employees can choose coverage for themselves and their spouses.

	Benefit	Weekly Rate
Employee:	\$ 10,000	\$ 1.06
Spouse:	\$ 5,000	\$ 1.56

It's your choice!

Coverage Options

Review the Limited Medical Benefit Plans inside this brochure, and choose up to two options for your employees. Premiums can be voluntary or employer-paid.

Simple to Enroll

The TrueChoices program can be enrolled in small group meetings, telephonically, or a combination of both. In every case, employees will enroll with guidance from trained, well-qualified, and caring Benefits Professionals.

Easy Administration

Administration is simple! Select a "list" bill or a "self" bill, and choose monthly or per-payroll billing cycle.

Customer Service

To be provided by TrueNorth and the insurance administrator.



Vonni Robinson, Program Manager

800-798-4080

421 Fourth Avenue SE, Cedar Rapids, IA 52401

www.truenorthcompanies.com

ASL2006(IHCA-B)-0606

True Choices



Employee Benefits



True Choices is the Right Choice

- Attract Better Quality Employees
- Improve Employee Morale and Job Satisfaction
- Reduce Employee Turnover
- Affordably Priced For All Employees
- Medical • Dental • Short-Term Disability • Life



Iowa Health Care Association
 TransChoice® A Group Voluntary
 Limited Benefit Medical Insurance Plan**



Procedure	True Choices I (plan pays)	True Choices II (plan pays)	True Choices III (plan pays)	True Choices IV (plan pays)	True Choices V (plan pays)	True Choices VI (plan pays)	True Choices VII (plan pays)	True Choices VIII (plan pays)
Outpatient Physician Office Visit Indemnity Benefit (Amount listed is per visit up to 5 visits per calendar year for employee and spouse each, up to 5 visits per calendar year for all children combined.)	\$ 30.00	\$ 50.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00
Outpatient Diagnostic X-Ray and Laboratory Indemnity Benefit (Amount listed up to 3 days of testing per calendar year, per covered person)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 75.00	\$ 50.00	\$ 75.00	\$ 75.00	\$ 75.00
Daily In-Hospital Indemnity Benefit (Amount listed is per day, - max of 30 days per confinement per covered person)	\$ 100.00	\$ 200.00	\$ 300.00	\$ 300.00	\$ 400.00	\$ 400.00	\$ 500.00	\$ 750.00
Surgical and Anesthesia Indemnity Benefit (Pays benefit shown in surgical schedule up to max of the benefit amount listed in the column to the right; pays additional 20% for anesthesia)	\$ 1,000.00	\$ 1,000.00	\$ 1,500.00	\$ 1,000.00	\$ 1,500.00	\$ 2,000.00	\$ 2,500.00	\$ 2,500.00
Off-the-job Accidental Injury Benefit Amount listed is 100% of expenses up to a maximum of 5 covered accidents per calendar year	\$ 300.00	\$ 400.00	\$ 500.00	\$ 600.00	\$ 500.00	\$ 800.00	\$ 1,000.00	\$ 1,000.00
Wellness Indemnity Benefit (Amount listed is per calendar year per insured, 6 month waiting period)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 100.00
Critical Illness Indemnity Benefits and Subsequent Critical Illness Indemnity Benefit (Amount listed is lump-sum benefit for the initial diagnosis of a covered critical illness and an additional lump-sum benefit of the same amount for a subsequent and separate covered critical illness)	n/a	n/a	n/a	\$ 2,500.00	n/a	\$ 2,500.00	\$ 5,000.00	\$ 5,000.00
Prescription Drug Indemnity Benefit (Amount listed per prescription for up to 12 prescriptions per calendar year for employee and spouse each, 12 prescriptions per calendar year for all children combined)	\$ 10.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
PPO Network (offered by KBA)	National Preferred Provider Network (NPPN) included							
Discount Card (Card provides access to a discount Vision Plan, a Nurse Hotline, Counseling Services and discounts for Hearing Aids)	included	included	included	included	included	included	included	included
Group Term Life Insurance w/ AD&D								
Employee	n/a	n/a	n/a	\$ 5,000.00	n/a	n/a	\$ 10,000.00	\$ 15,000.00
Spouse				\$ 2,500.00			\$ 5,000.00	\$ 7,500.00
Children				\$ 2,500.00			\$ 2,500.00	\$ 2,500.00
Accidental Death and Dismemberment* Coverage to provide benefit in the event of accidental death or severance of hand or foot or loss of eyesight.	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
Weekly Rates***:	True Choices I	True Choices II	True Choices III	True Choices IV	True Choices V	True Choices VI	True Choices VII	True Choices VIII
Employee Only	\$ 11.10	\$ 14.53	\$ 17.81	\$ 19.05	\$ 19.09	\$ 22.00	\$ 26.16	\$ 30.54
Employee + Spouse	\$ 18.20	\$ 24.77	\$ 31.11	\$ 32.88	\$ 33.60	\$ 38.84	\$ 46.06	\$ 54.33
Employee + Child(ren)	\$ 19.10	\$ 26.16	\$ 32.13	\$ 33.58	\$ 34.21	\$ 39.35	\$ 45.66	\$ 52.57
Family	\$ 26.19	\$ 36.40	\$ 45.42	\$ 47.40	\$ 48.71	\$ 56.19	\$ 65.56	\$ 76.36

*See contract for complete terms and conditions. AD&D underwritten by Jefferson Pilot Financial Insurance Company

**Limited Medical Benefit Plan underwritten by Transamerica Life Insurance Company. Home office Cedar Rapids, IA.

*** Rates includes insurance fees and administrative fees for COBRA, enrollment and materials.