



HEALTH™
INSURANCE
INNOVATIONS

Safeguard Critical Illness

Underwritten by: Federal Insurance Company

Billing, Fulfillment, and Customer Service provided by: Health Insurance Innovations



The Med-Sense Guaranteed Association (MSGGA), is a not-for profit organization that provides memberships to individuals. Members enjoy access to a variety of health, travel, and consumer discounts and business services.

You can count on MSGGA to continuously and aggressively seek out new discounts to add further value to memberships in the association. Services and discounts you will enjoy as a member may include a collection of the following:

ID Resolution Identity Theft Service

The ID resolution, a leader in providing management services, offers victims or suspected victims unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

GymAmerica.com

As a member, you and your family receive special pricing at GymAmerica.com.

Discount Hearing Service

Your source for discounts on quality hearing aids and accessories.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical.

Vitamin Discount

HealthFitLabs is an on-line/mail order company that sells only the highest-quality natural vitamins, nutritional supplements, and bath and personal care products.

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID Card brings you and your eligible family members special rates on all materials and services available at LensCrafters.

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside Assistance.

Travel Assistance Plan

As a member, you receive services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence.

Hop The Shops

Through a special arrangement with eGroup Manager, you have preferred customer access to HopTheShops.com, a premium on-line shopping mall.

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discounts.

Car Rental Discounts

Take advantage of affordable auto rental from Avis®, Budget®, and Dollar® Rent a Car.

1800Flowers.com

Your Association membership lets you save 15%* when you order flowers and/or gifts from 1800Flowers.com, one of America's top providers of floral and specialty gifts. Note: *Prices & Discounts are exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offers available online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions, limitations and black-out periods. Prices and charges are subject to change without notice. Void where prohibited.

Carperks Buying Network

This program allows association members to benefit from a National Corporate Pricing Program. The Carperks dealer network has agreed to sell automobiles for a price better than their best Internet price, resulting in a price hundreds of dollars lower than the sales price of the retail sales department.

Hewlett-Packard Computer and Digital Equipment

As a member, you receive discounts on HP notebooks, laptops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.

Customized Web Services - NAC Web Services

NAC Web Services provides the advantage of Website development and maintenance. NAC Web Services boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, ASP.NET, Flash, XML, and database connectivity—are available to you as an association member.

Why Safeguard Critical Illness Coverage?

Critical illnesses such as cancer, heart attack, and strokes have dramatically increased over the years. Additional costs associated with critical illnesses that are not covered by health insurance may leave survivors and their families with unpaid expenses. Safeguard Critical Illness insurance may be able to help pay unexpected out of pocket costs. Safeguard Critical Illness is available for Individual or Family Coverage.

How can I use the money?

Benefits through Safeguard Critical Illness are paid directly to you or your designees, regardless of any other insurance you may have. You choose how to spend the money at a time when you and your family may need extra cash the most. Some examples of the ways in which you may choose to spend the benefit:

- Co-pays and deductibles
- Home healthcare
- Medical bills
- Non-covered “experimental” treatments
- Drug cost
- Extra recovery time
- Bills
- Living expenses



Plan Benefits	
Benefit Amounts Offered	\$5,000, 7,500 or \$10,000
Cancer (invasive)	Type 1 - 100% of the benefit amount selected Type 2 - 50% of the benefit amount selected
Heart Attack	100% of the benefit amount selected
Skin Cancer	25% of the benefit amount selected
Stroke	100% of the benefit amount selected
Benefit Reduction	Any amount payable will be reduced 50% if an Insured Person is age 70 or older on the date the benefit becomes payable.
Waiting Period	30 days
Termination Age	Age 75
Application Age	18-69

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Covered Conditions

Safeguard Critical Illness provides two separate benefit categories consisting of:

Cancers/Tumors
Heart and Circulatory

Category One: Cancer/Tumors

Type 1 Cancer

If you are diagnosed with a malignant neoplasm, which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, we will pay cash benefits equal to 100% of the maximum Critical Illness benefit amount selected. This includes:

- Leukemia (except Stage 0 chronic lymphocytic leukemia)
- Lymphoma (except HIV-related lymphoma and cutaneous lymphoma)

Type 1 Cancer does not include:

1. any pre-malignant lesions, benign tumors, or polyps;
2. any papillary tumor of the bladder classified as Ta under TNM Classification;
3. any tumor of the prostate classified as T1a or T1b under TNM Classification;
4. any papillary carcinoma of the thyroid that is one centimeter or less in diameter;
5. any tumor in the presence of human immunodeficiency virus;
6. any Skin Cancers, unless the tumor is a malignant melanoma of greater than 1.0 millimeter maximum thickness (regardless of Clark level of ulceration) as determined by a histological examination using the Breslow method;
7. Type 2 Cancer;
8. chronic Lymphocytic Leukemia (CLL), equal to Stage 0, as defined by RAI classification;
9. any non-malignant or non-invasive lesions;
10. any Carcinoma in Situ;
11. Squamous or Basal Cell Carcinoma; and
12. any grade of dysplasia.

Type 2 Cancer

If you are diagnosed with cancer where the tumor cells still lie within the tissue of origin without having invaded neighboring tissue, we will pay cash benefits equal to 50% of the maximum Critical Illness benefit amount selected. This includes:

- Malignant Melanoma less than or equal to 1.0 millimeters maximum thickness
- Tumor of the prostate classified as T1a or T1b under TNM Classification
- Papillary Carcinoma of the bladder classified as Ta under TNM Classification
- Chronic Lymphocytic Leukemia equal to Stage 0, as defined by RAI classification

Type 2 Cancer does not include:

1. any pre-malignant lesion, benign tumors, or polyps;
2. any tumor in the presence of human immunodeficiency virus;
3. any non-melanoma Skin Cancer;
4. any melanoma in situ classified as TisNOMO under TNM Classification;
5. other skin malignancies;
6. any carcinoid tumor;
7. Any non-malignant or non-invasive lesions;
8. any Carcinoma in Situ;
9. Squamous or Basal Cell Carcinoma; and
10. any grade of dysplasia.

Skin Cancer

If you are diagnosed with Skin Cancer, we will pay cash benefits equal to 25% of the maximum Critical Illness benefit amount selected. This includes squamous or basal cell carcinoma. Skin cancer does not include any cancer diagnosed as type 1 or type 2 cancer.

Category Two: Heart and Circulatory

Heart Attack

If you are diagnosed with myocardial infarction, we will pay cash benefits equal to 100% of the maximum Critical Illness benefit amount selected.

Heart Attack does not include:

1. elevated biochemical cardiac markers as a result of intra-arterial cardiac procedures including coronary angiography and coronary angioplasty, in the absence of new Q waves;
2. ECG changes suggesting a prior (not current) myocardial infarction;
3. Heart Attack does not include any other disease or injury involving the cardiovascular system;
4. Cardiac Arrest not caused by a myocardial infarction is not a Heart Attack;
5. A Heart Attack that occurs during a heart related medical procedure.

Stroke

If you are diagnosed as having death of brain tissue due to an acute cerebrovascular event with a demonstrable loss of neurological function persisting for a least 30 days, and permanent neurologic deficit, we will pay cash benefits equal to 100% of maximum Critical Illness benefit amount selected.

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EXCLUSIONS: This insurance does not apply to any loss caused by or resulting from, directly or indirectly any illness not specifically listed as a Covered Condition; or an Insured Person's suicide, or attempted suicide while the Insured Person is sane or insane.

1. The policy does not cover:
2. a Covered Condition caused by or resulting from, directly or indirectly, the Insured Person's alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.
3. a Covered Condition caused by or resulting from, directly or indirectly a congenital condition as Diagnosed by a licensed Physician.
4. cosmetic surgery or care or treatment solely for cosmetic purposes or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from an Accident if initial treatment of the Insured Person is begun within twelve (12) months of the date of the Accident or to treat congenital defects in covered newborns.
5. any service, supply or Covered Condition that is experimental or investigational
6. any Sickness or Accident caused by or resulting from, directly or indirectly any occurrence while the Insured Person is incarcerated.
7. a Covered Condition caused by or resulting from, directly or indirectly, the Insured Person's commission or attempted commission of a felony or being engaged in an illegal activity or occupation.
8. a Covered Condition caused by or resulting from, directly or indirectly, an Insured Person's voluntary participation in a riot.
9. any Covered Condition caused by or resulting from, directly or indirectly, an Insured Person's participation in scuba diving to depths of more than 100 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; or caving.
10. normal pregnancy. Complications of Pregnancy are covered as any other Sickness.
11. pregnancy of a Dependent Child, unless required by law.
12. a Covered Condition caused by or resulting from, directly or indirectly, the Insured Person participating in any professional sporting activity for which the Insured Person received a salary or prize money.
13. a Covered Condition caused by or resulting from, directly or indirectly, a Pre-Existing Condition.
14. a Covered Condition that has been Diagnosed or to any surgical procedures that have been performed outside of the United States or its Territories, unless the Diagnosis can be verified by a Physician licensed to practice within the United States or its Territories.
15. any Covered Condition caused by or resulting from, directly or indirectly, the Insured Person being engaged in or participating in a motorized vehicular race or speed contest
16. any rest care or custodial care or treatment for any Sickness or Accident.
17. a Covered Condition caused by or resulting from, directly or indirectly, the Insured Person's refusal of the following recommended medical treatment: a. a Physician has recommended treatment with angioplasty or Coronary Artery By-Pass Graft for coronary artery disease, the Insured Person refuses treatment, and the Insured Person suffers a Heart Attack; or b. a Physician has recommended treatment for a brain aneurysm or carotid artery stenosis, the Insured Person refuses treatment, and the Insured Person suffers a Stroke; or c. a Physician has recommended a Diagnostic biopsy or Diagnostic/therapeutic excision of a mass or lesion suspected of being Cancer, the Insured Person refuses and the Insured Person develops Type 1 Cancer, Skin Cancer, or Type 2 Cancer.
18. a Covered Condition caused by or resulting from, directly or indirectly, the Insured Person traveling or flying on any rocket propelled or rocket launched conveyance.
19. any Sickness or Accident caused by or resulting from, directly or indirectly, the Insured Person participating in military action while in active military service with the armed forces of any country or established international authority.
20. any Covered Condition caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.
21. Sickness or Accident arising out of and in the course of any occupation for compensation, wage or profit or which are payable under Occupational Disease Law, Workers Compensation or similar law, whether or not application for such benefits have been made.

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