Sentry Accident Plan

Sentry Accident Plans are available to Med-Sense Guaranteed Association members. These can help members manage:

- Out-of-pocket costs
- Medical bills
- Drug costs
- Co-pays and deductibles
## Plan Details

<table>
<thead>
<tr>
<th>Plan Details</th>
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<tbody>
<tr>
<td><strong>Application Age</strong></td>
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<tr>
<td><strong>Termination Age</strong></td>
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<tr>
<td><strong>Coverage Type</strong></td>
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<tr>
<td><strong>Waiting Period</strong></td>
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<tr>
<td><strong>State Availability</strong></td>
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<tr>
<td><strong>Claims Submission</strong></td>
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</tbody>
</table>

- **Application Age**: No age restriction
- **Termination Age**: No age restriction
- **Coverage Type**: Individual or Family
- **Waiting Period**: None
- **State Availability**: Accident Medical Expense, Accident Dental Expense, and Accidental Death and Dismemberment: AL, AZ, CA, CT, DC, DE, GA, HI, IA, ID, IL, IN, KY, LA, MA, MS, ND, NE, NJ, NV, OH, PA, SC, TN, VA, WI, WV, WY.
- **Accident Medical Expense and Accidental Death and Dismemberment benefits only**: CO, KS, NM, and RI.

Mail claims to:  
P.O. Box 1148  
Glenview, Illinois 60025  
**Fax claims to:** (847) 803-1835  
**Email Claims to:** AMEClaims@gtlic.com

### Plan Details Table

<table>
<thead>
<tr>
<th>Plan</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
<th>Plan 4</th>
<th>Plan 5</th>
<th>Plan 6</th>
<th>Plan 7</th>
<th>Plan 8</th>
<th>Plan 9</th>
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<tbody>
<tr>
<td>AME</td>
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<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
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### Accidental Death and Dismemberment

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Not for distribution. For Licensed Agent training purposes only.
What is **not** covered?

**Treatment, services or supplies which:**
- Are not Medically Necessary;
  a. Are not prescribed by a Doctor as necessary to treat an Injury;
  b. Are determined to be Experimental/Investigational in nature;
  c. Are received without charge or legal obligation to pay;
  d. Are received from persons employed or retained by any Family Member, unless otherwise specified; or
  e. Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker’s Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional or intercollegiate sports activity, except as specifically provided.
- Injury which occurs while a 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.
- Injury sustained flying in an ultralight, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth’s atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV’s).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator’s license, except in a Driver’s Education Program.
- Treatment in any Veteran’s Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for re-constructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions.
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while participating in a rodeo.
- Re-injury or complications of an Injury caused or contributed to by a condition that existed before the Accident.

**The below exclusions are specific to the Accident Dental Expense coverage:**
- Injury to teeth which is caused from biting, chewing or grinding teeth.
- Injury to teeth with gross decay or advanced periodontal disease;
- Orthodontic therapy to correct a condition that existed prior to the Accident.
- Injury to teeth not firmly attached to the maxilla and/or mandible immediately prior to the time of the Accident;
- Dental treatment and services performed or supplies used in conjunction with but not due to the covered Accident.

**The below exclusions are specific to the Accident Medical Expense coverage:**
- Prescription Drugs except as specifically stated.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller balding or skateboarding;
- Repetitive motion injuries, strains, hernia, tendinitis, bursitis and heat exhaustion not related to a specific injury.

**Exclusions may vary by state.**

**IMPORTANT NOTICE:** This is a brief description of the Accident plan available to members of the Med-Sense Guaranteed Association. The exact benefit and policy provisions are contained in the Master Policy issued to the Med-Sense Guaranteed Association. Terms and conditions may vary by state.

**Disclaimer:** This is Accident Insurance only. It is not major medical coverage or workers’ compensation and it is not designed as a substitute or replacement of health insurance or major medical insurance. Members are responsible for all amounts not covered.