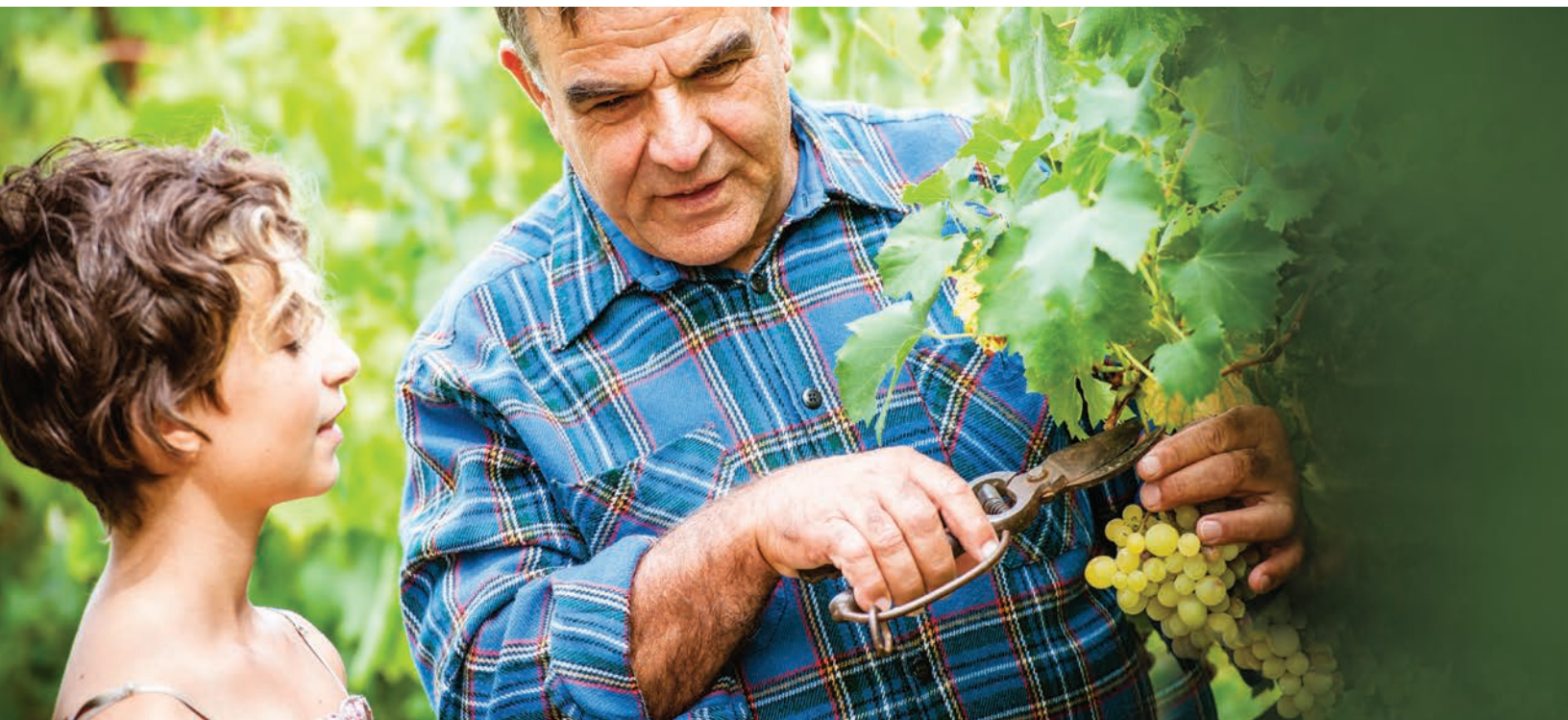


www.communicatingforamerica.org



2014 Benefits Guide

Serving individuals and families since 1972





Clear Advice. Clear Answers.

For more than 40 years, Communicating for America (CA) has been providing benefits, services and legislative advocacy for individuals and families. In that time, CA has grown from an organization of the self-employed in rural communities to a nationally known and well-respected association of individuals and families, representing both main street America and metropolitan cities throughout the country.

CA was founded on the idea of power in numbers – one common voice coming from people who work hard every day to make their own way in this world. That powerful voice means individuals can obtain benefits and services they wouldn't normally have access to, and have a representative advocating for them in Washington, D.C. on health care, taxes and small business laws.

CA's goals and mission

- To deliver valued member benefits at the best price and of the highest quality
- To promote the health, well-being and advancement of all self-employed Americans and small business owners by leveraging our acquired experience in serving rural Americans
- To give members the right and opportunity to set policies and goals

CA's endorsement

CA can negotiate deals on great services and products using the power of the people we represent. The CA endorsement requires that specific quality, financial and service criteria be adhered to in order to meet the needs of CA members.

CA-endorsed benefit providers must supply:

- Service capabilities of the highest standards
- Toll-free customer service lines
- Plans that meet the needs of rural and self-employed Americans
- Proven financial strength

Legislative accomplishments

CA continues to work on common-sense legislative issues that affect the lives of all Americans. With the launch of federally mandated health insurance, CA has made a commitment to assist members navigating the insurance marketplaces in state exchanges and throughout the United States. CA also continues its non-partisan work with members of Congress as budget and tax laws are refined. [Discover more about what CA has recently accomplished.](#)

Education Programs

For decades CA Education Programs (CAEP) have provided students worldwide with opportunities to train in areas including agriculture, enology, horticulture, citrus, equine, turf management and apiary, making CAEP the largest international agricultural training program in the United States. Programs are available to both Americans wishing to train outside of the United States and international students who wish to train in the United States.

CA Foundation

The Communicating for Agriculture Scholarship and Education Foundation was established in 1981 for the purpose of encouraging young people in rural America to further their education and careers in agriculture and health care. The CA Foundation is also responsible for the development of CA Education Programs. The Foundation has the vision, experience and world contacts to build global careers, which cannot be accomplished without the support through sponsorship from CA members.



Standard Benefits

Teladoc

Teladoc is a national network of board-certified physicians providing cross-coverage consultations 24/7, 365 days a year. Teladoc physicians use electronic health records and telephone or online video conferencing consultations to diagnose and write short-term non-DEA-controlled prescriptions, when appropriate. There is a \$12 fee for each physician consultation.

[Set up an account](#)

1. Click “No” for username
2. Enter name, date of birth
3. Enter company code: CFA
4. Complete your Medical History Disclosure

Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

Vision discount program

Offered at no cost to CA members, Clear Vision is a discount program that provides reduced rates on eye exams, lenses, frames and traditional eyewear options. [Download a full list of discounts and your ID card](#). Clear Vision is a discount program only and not an insurance plan.

Accident protection[†]

CA membership provides \$50 of protection for any covered hospital emergency room visit that is the result of a “wheels” related motorized vehicle accident* or directly involves a farm machine or a farm animal. In addition, the plan pays you \$50 a day for each day you are hospitalized as a result of a covered accident and provides an additional \$5,000 accidental death benefit. Coverage is for the primary member only. If you would like a copy of your certificate of insurance, call 800-432-3276. Underwritten by Monumental Life Insurance Company, Baltimore, Md.

[†] Accident protection is for Standard members only.

Accident protection listed on page 3 is for Standard members only. Plans are available to members of Communicating for America. CA membership is required in most states, however, individual insurance policies are issued in certain states where CA membership is not required. May not be available in all states, so contact your broker or agent for more details.

Discount prescription drug card

A discount prescription drug card is available to CA members. Call 800-432-3276 to locate a pharmacy near you or download your pharmacy card [here](#). Note: A separate prescription drug benefit may be available with CA-endorsed health plans.

Standard roadside motor reimbursement

CA offers members a reimbursement plan for any towing and emergency roadside services—to a maximum of \$50 (limit of two per year). For farm-related vehicles, CA will reimburse up to \$100 upon receipt of charges (limit once per year). Call CA at 800-432-3276 for your roadside emergency form, and submit it within 60 days of service for reimbursement.

Premier roadside motor reimbursement

If you upgrade to a Premier membership, CA will reimburse you for any towing and emergency roadside services to these additional maximums; two per year. Call 800-432-3276 to [find out what your reimbursement membership level is](#), or request a roadside emergency form. Note: Form must be submitted within 60 days of service for reimbursement.

Member advocates

Contact your personal advocate for information on the Affordable Care Act and how to access the federal or state exchanges. Call 800-444-4950.

CA legislative hotline

Be heard in Washington! Tell us what issues you want CA to work on in Washington D.C. Call 800-432-3276.

CA highlights

Enjoy this monthly e-communication with the latest CA news and legislative updates from Washington, D.C., plus healthy lifestyle articles and benefits news.

Premier Benefits

A winning combination—The IHC Group and its affiliates have offered health insurance products to more than one million customers for nearly 30 years. Together, CA and The IHC Group offer a unique combination of association-endorsed health insurance products at cost-effective price points. **Premier members receive all Standard membership benefits, plus**

Additional insurance coverage*	Premier One	Premier Two	Premier Three	Premier Four
Critical illness Pays a lump-sum if diagnosed with a specified critical illness, including life-threatening cancer, heart attack, kidney failure, stroke and coma. A family plan covers a primary member and spouse.	\$2,500	\$5,000	\$7,500	\$10,000
Accident medical expense For medical expenses for injuries from any one accident after deductible, subject to the duplication of benefits provision (if applicable, varies by state). A family plan covers the primary member, spouse and all dependents.	\$2,500 (\$100 deductible)	\$5,000 (\$250 deductible)	\$7,500 (\$500 deductible)	\$10,000 (\$500 deductible)
Accident hospital indemnity Benefits are available for up to 30 days for a medically necessary hospital confinement due to a covered accident. A family plan covers the primary member, spouse and all dependents.	\$150 per day	\$150 per day	\$150 per day	\$150 per day
Accidental death and dismemberment 24 hours a day, everywhere you go. Family membership covers all family members, if a covered loss results within 365 days after an accident.	\$5,000	\$10,000	\$10,000	\$10,000
Accident disability income Pays monthly benefit up to 12 months for disability due to accident, after an elimination period of 90 days. Primary member only.	\$1,000 per month	\$1,000 per month	\$1,000 per month	\$1,000 per month
Term life Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500	\$10,000

* Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life is a member of The IHC Group. Not available in all states. You may request our member documents for complete details. Benefits terminate on the date the covered person attains age 70. Exclusions and limitations apply. Benefits are offered at the sole discretion of CA and may vary by vendor or state of residence. Standard benefits, which are included with Premier benefits, are listed on page 4. As of December 2013, Premier memberships are currently not available in the states of: CT, HI, MD, ME, MT, NH, NJ, NY, VT and WA.

Insurance Endorsements

Please see insurance policy forms for complete details. Plan specifics including limitations and exclusions apply.

Comprehensive major medical

Underwritten by Madison National Life Insurance Company, Inc., Madison, Wis., Standard Security Life Insurance Company of New York, New York, N.Y., and in some states, Independence American Insurance Co., New York, N.Y.

Limited benefit medical

Underwritten by Madison National Life Insurance Company, Inc., Madison Wis.

Small group health

Depending on state availability underwritten by Madison National Life Insurance Company, Inc., Madison, Wis., and Standard Security Life Insurance Co. of New York, New York, N.Y.

Short-term medical insurance

Underwritten by Standard Security Life Insurance Company of New York, New York, N.Y. and in some states, Independence American Insurance Co., New York, N.Y.

Dental

Underwritten by Madison National Life Insurance Co., Inc. Madison, Wis. and Standard Security Life Insurance Company of New York, New York, N.Y.

Fixed indemnity insurance

Underwritten by Madison National Life Insurance Co., Madison, Wis., and Independence American Insurance Co., New York, N.Y.

Prior to endorsement of any insurance or benefit plan, CA:

- Reviews the insurance carrier's ratings and financial stability;
- Reviews the insurance carrier's marketing and administrative costs;
- Reviews whether rate increases are justified by experience and/or financial records; and
- Regularly reviews financial information.

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The CA annual meeting and luncheon will be held Friday, February 28, 2014, in Scottsdale, Ariz. beginning at 12:00 p.m. All members of CA are welcome to attend.

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Publishing information

This booklet is intended for the exclusive use of members of Communicating for America, Inc. (CA). Benefits are offered at the sole discretion of CA and may vary by availability, vendor and member's state of residence. Vendors reserve the right to withdraw notice. CA makes no affirmation of fact or promise relating to the goods and services reflected. Unless otherwise stated, all offers expire Dec. 31, 2014. Only members in good standing, with dues paid current, are entitled to receive member benefits.

Statement

This guide is produced by Communicating for America, Inc., 112 E. Lincoln Avenue, Fergus Falls, MN 56537, as a service to CA members. Annual membership dues include \$12 for an annual subscription to this guide and other communications.

CA is a national, nonpartisan, non-profit organization dedicated to strengthening self-employed America. Members set the organization's goals and activities through resolutions and surveys. CA was incorporated in 1972, under Provision 317, known as the Minnesota Nonprofit Corporation Act. Its support comes from its members who are self-employed business people, farmers and ranchers.



COMMUNICATING for AMERICA

Communicating for America, Inc.
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CHANGE SERVICE REQUESTED