

Communicating for America Premier Benefits

Offer clients the additional protection of bundled ancillary benefits through Premier membership in Communicating for America, Inc.

Benefits for Premier members include:	Premier One	Premier Two	Premier Three	Premier Four
Critical illness insurance* 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 insurance* 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)
Term life insurance* Benefit amount is paid in the event of your death. Primary member only.	\$2,500	\$5,000	\$7,500	\$10,000
Accidental death and dismemberment insurance* 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 insurance* 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
Membership level Single/family monthly dues	\$24.95/\$41.95	\$34.95/\$59.95	\$44.95/\$79.95	\$54.95/\$99.95

Many valuable noninsurance benefits are included with all Premier memberships. Visit www.communicatingforamerica.org for a complete list of membership benefits.

Communicating for America

The Premier membership benefits listed above are available to members of Communicating for America, Inc. (CA). CA is a 501(c)(5) nonprofit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. Find more information at www.communicatingforamerica.org.

Madison National Life Insurance Company, Inc.

The association-endorsed health and life insurance products in the Premier membership are underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National Life is a member of The IHC Group and rated A- (Excellent) for financial strength by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insured.

The IHC Group

For almost three decades member companies of The IHC Group have built a reputation of commitment to the markets they serve. With over one million customers nationwide, The IHC Group's focus is to be an innovative partner to small businesses, individuals and families.

* 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. As of March 2011, Premier memberships are currently not available in the states of: CT, HI, MD, ME, MT, NH, NJ, NY, VT and WA.

For agent use only. Not for consumer distribution or solicitation.