

Medical Services	Benefit Protect Basic	Benefit Protect Enhanced	Benefit Protect Premier
Outpatient Annual Maximum	No Overall Annual Maximum	No Overall Annual Maximum	No Overall Annual Maximum
Physician Office or Outpatient treatment	Doctors office visits are payable at \$75 per covered person per doctors visit. Up to 5 visits per year.	Doctors office visits are payable at \$100 per covered person per doctors visit. Up to 5 visits per year.	Doctors office visits are payable at \$100 per covered person per doctors visit. Up to 5 visits per year.
First Hospital Admission Rider	Pays \$500 for the first day in the hospital IN ADDITION to the daily hospital benefit.	Pays \$500 for the first day in the hospital IN ADDITION to the daily hospital benefit.	Pays \$750 for the first day in the hospital IN ADDITION to the daily hospital benefit.
Daily in-Hospital Benefit / Hospital Indemnity Benefit	\$36,000 per year paid at100% to a maximum of \$200 per day up to 180 days	\$36,000 per year paid at100% to a maximum of \$200 per day up to 180 days	\$54,000 per year paid at100% to a maximum of \$300 per day up to 180 days
Physician In-Patient Treatment Benefit	Pays up to \$75/day for visits by physician for each day of hospital confinement	Pays up to \$125/day for visits by physician for each day of hospital confinement	Pays up to \$150/day for visits by physician for each day of hospital confinement
Surgical and Anesthesia Benefits	Pays the actual expenses incurred up to the Maximum Rider Benefit if an insured Person requires Surgery and Anesthesia (Surgery Paid Up to \$1,875 and Aesthesia Paid up to \$468)	Pays the actual expenses incurred up to the Maximum Rider Benefit if an insured Person requires Surgery and Anesthesia (Surgery Paid Up to \$3,125 and Aesthesia Paid up to \$781)	Pays the actual expenses incurred up to the Maximum Rider Benefit if an insured Person requires Surgery and Anesthesia (Surgery Paid Up to \$3,750 and Aesthesia Paid up to \$937)
Wellness Benefit	Not Included	Pays up to \$100 per year	Pays up to \$150 per year
Diagnostics (Wellness Testing)	Not Included	Pays up \$50/test up to 1 per day and 3 per year.	Pays up \$75/test up to 1 per day and 3 per year.
Accident Coverage	Pays up to \$750 per occurrence. Maximum of 2 occurrence per year.	Pays up to \$750 per occurrence. Maximum of 2 occurrence per year.	Pays up to \$1,000 per occurrence. Maximum of 2 occurrence per year.
Intensive Care Unit Rider	\$200 per day Up to 60 days per period of confinement	\$200 per day Up to 60 days per period of confinement	\$300 per day Up to 60 days per period of confinement
Home Health	Pays up to \$150/day for each home health services are performed by a licensed home health agency.	Pays up to \$150/day for each home health services are performed by a licensed home health agency.	Pays up to \$200/day for each home health services are performed by a licensed home health agency.
Ambulance Benefit	Pays up to \$450/trip with a maximum of 3 trips per year.	Pays up to \$450/trip with a maximum of 3 trips per year.	Pays up to \$600/trip with a maximum of 3 trips per year.
Prescription Drug	Discount Available nationwide at over 47,000 pharmacies. Larger discounts available through mail order. Average prescription savings nationwide is over \$20 per prescription.	Pays up to \$10/prescription on the discounted prescription cost. Limited to 12 prescriptions per year per person or 36 for a family.	Pays up to \$20/prescription on the discounted prescription cost. Limited to 12 prescriptions per year per person or 36 for a family.