



**Bankers  
Health  
Plans**

*A subsidiary of Bankers Financial Corporation*

## **Bankers Basic Care Plan**

### **FLORIDA**

Bankers Health Plans is proud to offer our Basic Care Plan\*. You should never go without health insurance.

The Basic Care Plan provides an affordable alternative to major medical coverage. The plan provides a standard benefit package to cover expenses for unexpected illnesses and injuries. Optional added benefits are also available for In-Hospital & Surgical, In-Hospital Intensive Care, and Wellness.

Rates are guaranteed for 12 months

### **Standard Benefits**

	<b>1</b>	<b>2</b>	<b>3</b>
Daily Hospital Confinement Benefit	\$300 Per Day. Payable for a maximum of 30 days per confinement.	\$600 Per Day. Payable for a maximum of 30 days per confinement.	\$1,000 Per Day. Payable for a maximum of 30 days per confinement.
Surgical Benefit	Benefits paid based on benefit schedule to a maximum of \$1,000 per procedure.	Benefits paid based on benefit schedule to a maximum of \$2,000 per procedure.	Benefits paid based on benefit schedule to a maximum of \$3,335 per procedure.
Anesthesia Benefit	Benefits are payable at 20% of the surgery benefit	Benefits are payable at 20% of the surgery benefit	Benefits are payable at 20% of the surgery benefit
Doctors Office Visits	Covers up to \$25 per visit, maximum of 6 visits per calendar year	Covers up to \$50 per visit, maximum of 6 visits per calendar year	Covers up to \$83 per visit, maximum of 6 visits per calendar year
Outpatient X-Ray & Lab	Covers up to \$25 per test, 3 tests per calendar year	Covers up to \$50 per test, 3 tests per calendar year	Covers up to \$83 per test, 3 tests per calendar year
Outpatient Prescription Drug Benefit	Covers up to \$10 per prescription, maximum of 12 prescriptions per calendar year	Covers up to \$20 per prescription, maximum of 12 prescriptions per calendar year	Covers up to \$33 per prescription, maximum of 12 prescriptions per calendar year
Off-the-Job Accidental Injury Benefit	\$300 per covered accident, maximum 5 occurrences per calendar year.	\$600 per covered accident, maximum 5 occurrences per calendar year.	\$1,000 per covered accident, maximum 5 occurrences per calendar year.
Accident Only Ambulance Benefit	\$150 per trip, maximum of 3 occurrences per calendar year	\$150 per trip, maximum of 3 occurrences per calendar year	\$150 per trip, maximum of 3 occurrences per calendar year



### Optional Benefits

Additional In-Hospital and Surgical Benefit	\$1,000 per confinement, maximum of 2 confinements per calendar year			
Daily Intensive Care In-Hospital Benefit	\$600 per day, maximum of 30 days per confinement	\$1,000 per day, maximum of 30 days per confinement	\$1,500 per day, maximum of 30 days per confinement	
Wellness Benefit	\$25 per calendar year	\$50 per calendar year	\$75 per calendar year	\$100 per calendar year
	6 month waiting period		12 month waiting period	

\* Coverage underwritten through Bankers Insurance Company

### Exclusions

The Basic Care Plan does not cover pre-existing conditions\* during the first 12 months of coverage. Dental or routine eye care is not covered. Other exclusions apply. A complete listing of plan exclusions is included in the Policy and Outline of Coverage.

*\*Pre-Existing Condition: A condition for which medical treatment or advice was rendered or recommended by a licensed physician within 12 months prior to the effective date of coverage; or the existence of symptoms, which would cause an ordinarily prudent person to seek medical diagnosis, care, or treatment during the 12 months prior to the effective date of coverage.*

### 10 Day Free Look Period

We are so confident in the quality of the Bankers Basic Care Plan; we will guarantee your satisfaction. If you are not completely satisfied with our plan, you may return the policy and ID card within 10 days of delivery for a full refund.

**Payment Options:** Bankers offers different payment options to meet your needs.

**Single Payment Option:** You may pay for the entire 12-month coverage period with a single up-front payment.

**Monthly Payment Option:** You also may pay for coverage on a monthly basis.

**Visa or MasterCard:** You may pay your initial monthly premium by Visa or MasterCard and subsequent monthly premiums will be automatically charged to your account.

**Automatic Charge to Checking Account:** After your initial monthly premium is paid by check, subsequent monthly premiums will be automatically debited to your checking account.

**Monthly Billing Statements:** You may also elect to receive billing statements with premium checks remitted to Bankers on a monthly basis.

*\*\*Rates shown are for illustrative purposes only. Final rates are subject to underwriting and approval. This is not a guarantee of coverage.*

Questions about Bankers Health Plans and our Basic Care Plan can be directed to 1-866-987-9844. You may also visit our web site at [www.BankersHealthPlans.com](http://www.BankersHealthPlans.com).