

ACE Limited Accident and Sickness Plan



Please Note: This Is Not Comprehensive Major Medical Insurance



Benefits

- Doctor's Office Visits
- Diagnostic Testing
- Hospitalization
- Surgery
 - Inpatient
 - Outpatient
- Anesthesia
- Prescription Drug Discounts
- Insured Generic Drug Coverage Available
- Accident Medical Expense
- Emergency Room
- Rehabilitation Facilities
- Wellness Benefits
- Maternity Included
- AD&D
- Vision Care
- 24 Hour Nurse Hotline

Features

- Guaranteed Issue For Eligible Employees & Dependents
- No Participation Requirements
- First Dollar Coverage - No Deductibles Or Coinsurance
- Includes PPO Network Access - No Penalties For Using Non-Network Providers
- Employer Determines Class(es) Of Eligible Employees
- No Coordination Of Benefits
- 6 Month Pre-Existing Conditions Limitation - Applies To Hospitalization And Surgery Only
- Benefits Are Assignable
- Employer Can Pay Some, All Or None Of The Premium

Insured by:



ACE American Insurance Company
Philadelphia, PA 19106

Important: ACE Limited Accident & Sickness insurance plans do not provide and are not intended to replace comprehensive major medical insurance. These plans are lower-cost alternatives providing fixed-amount limited benefits that are paid directly to each insured, or the provider if assigned, for many of the most often used types of medical services. Policy forms are intended to comply fully with all applicable state insurance statutes and regulations. Due to differing state requirements, benefits, terms and conditions may vary by state from this description.