

### 3. Preferred Catastrophic.

**P**referred Catastrophic is an optional individual major medical policy that may be purchased to supplement the Mini Premier PPO plan, SHOP, or can be purchased as a stand alone policy. It has a \$25,000 deductible and pays up to \$1,000,000 lifetime. Once your deductible has been met, this policy pays 100% of credible claims in network (80% out of network). It is available for individuals or families, but subject to simplified medical underwriting (available in most states).

Premiums are less than traditional major medical insurance. You'll pay less in monthly premiums, yet receive a million dollars in health care coverage. As a member of ITCP, a Guarantee Trust Life Policyholder, you'll have access to their featured PPO, Beech Steet, saving you money for your care whether you are in your deductible period or beyond. Best of all under the EcomPPO and Beech Steet preferred provider network, the providers you begin your care with will continue.

#### ◆ Your Deductible

Under the Preferred Catastrophic plan, your calendar year deductible is \$25,000 per person. As you have claims paid by the Mini Premier PPO, SHOP, or yourself you are working towards the satisfaction of your deductible.

#### ◆ Lifetime Maximum

Once the calendar year deductible has been met, Preferred Catastrophic will pay 100% all covered charges for medically necessary care and treatment of a sickness or injury in network (80% out of network), up to a lifetime maximum of \$1,000,000. (If you choose to use a provider not in the network, there is an additional \$5,000 out-of-pocket cost).

#### ◆ Coverage Categories

Inpatient Hospital Care, Surgery (in or out patient), Doctor visits, X-ray, Lab, Routine Test, Mental and Nervous, Home Health, Hospice, Skilled Care, Prescription Drugs, Durable Medical Equipment, Emergency Room Services, and Ambulance (check your policy for details and limitations)



**Pays up to \$1,000,000**

#### Preferred Catastrophic Sample Rates

##### \$25,000 Deductible (Non-Smokers)

|  | Monthly  | Weekly  |
|--|----------|---------|
| Chicago, IL - 28 year old husband & wife with no children  | \$94.32  | \$21.78 |
| Lancaster, PA - 44 year old single                         | \$125.66 | \$29.02 |
| Springfield, MO - 39 year old husband & wife with 1 child  | \$150.84 | \$34.83 |
| Nashville, TN - 34 year old husband & wife with 2 children | \$159.52 | \$36.90 |
| Little Rock, AR - 54 year old husband & wife no children   | \$217.92 | \$50.32 |