



AmeriCorpsBenefits

★ ★ ★ ★ ★ ★ Benefiting Those Who Work for the Benefit of Others!

BENEFIT EXPLANATION

AmeriCorpsBenefits Made Easy!

Regardless of which plan you choose, each plan's medical coverage has a **BASE** and a **SUPPLEMENTAL** benefit feature.

Here's how they work:

First: the volunteer must satisfy the **BASE** benefit deductible. (Plans 1 and 2 have a \$100 deductible.)

Then: the plans' **BASE** benefit pays 80% of the usual & customary charges for most eligible medical expenses (including prescription drugs). The volunteer is responsible for the remaining 20%.

Second: the volunteer must incur \$900 in out-of-pocket expenses under Plans 1 and 2. The plans' **BASE** benefit deductible and the remaining portions of usual & customary charges make up this out-of-pocket total.

Then: the volunteer is eligible to receive benefits under the **SUPPLEMENTAL** benefit. The plans' **SUPPLEMENTAL** benefit pays 100% of the usual & customary charges for most eligible medical expenses (including prescription drugs). **SUPPLEMENTAL** benefits are payable up to a \$50,000 coverage year maximum per accident or sickness under Plans 1 and 2.

This explanation is for example purposes only and does not address any applicable exclusions or limitations that may apply. Actual claim determinations will be based on an evaluation of the facts of the claim being made and applicable policy provisions.