



brought to you by Evolution Benefits Association



This membership brought to you by Evolution Benefits Association includes insurance for limited benefits underwritten by Guarantee Trust Life Insurance Company. This is not a substitute for major medical coverage.

AAD31.5-21
Updated: 12-15-21





Welcome to Evolution Benefits Association!

We're focused on enhancing key areas - health & wellness, personal, and career - in our member's lives by giving them access to a wide range of exclusive benefits and removing the financial and knowledge hurdles that can stand in the way.



Get fast and convenient access to a nationwide network of licensed physicians for minor medical and health issues. Available 24/7, including holidays, by requesting a consult via web, phone, or mobile app. Unlimited access!



Access and ensure quality healthcare with Karis Health and Bill Negotiator. Karis helps guide members through the confusing healthcare system, and provides bill negotiation services to drive savings.



A wellness resource that focuses on preventative care through education, nutrition, fitness, sleep, stress management, and nutritional supplementation. Learn about health and wellness fundamentals.



Receive 10-60% off eyeglasses, contact lenses, and other retail eye wear items, as well as 10-30% off eye exams, and 40-50% off the national average on LASIK. Over 20,000 eye care professionals nationwide.



Purchase one of Figo's pet health insurance plans and receive reimbursement for unplanned medical costs, 10% discount, a digital pet tag with pet profile, a Figo travel water bowl, and access to the Figo Pet Cloud mobile app.



See the next page for a complete list of exclusive benefits provided by Evolution Benefits Association.



Full List of Association Benefits

Visit www.evolutionbenefitsassociation.com for benefit details and member login.

Basic

 Telemedicine	 Health Services	 Health Services	 Vision Discounts	 Pet Health Insurance
 Prescription Discounts	 Consumer Savings	 Consumer Services		

MedElite *(includes all Basic benefits)*

 Car Rental Discounts	 Payroll Processing	 Tax Services	 UPS Express Delivery	 Emergency Travel
 Hotel & Motel Discounts	 Roadside Assistance	 Child I.D. Card	 Hearing Discounts	

MedElite PLUS *(includes all Basic and Elite benefits)*

 Travel Services	 Dental Discounts	 Business Services	 Business Services
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Why MedElite Membership Plan?

It provides a safety net of benefits that helps protect your family, your home, and your lifestyle in the event of unexpected expenses, such as:

- Lost wages from being out of work
- Medical expenses not paid by insurance
- High health insurance deductibles
- Unpaid bills



Five types of coverage built into a single membership plan



Accident Medical Expense
(per covered person, per covered accident)



Accidental Death & Dismemberment
(per covered person, see details)



Life Coverage
(one benefit payout per covered person)



Weekly Disability Income
(primary member only benefit)



Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke*
(per covered person, upon first diagnosis)



70%
of Americans have
less than \$1,000 in
their savings account.

- GOBankingRates

Choose from one of the three,
guaranteed-issue membership plan levels:
Basic, MedElite and MedElite PLUS.

*The Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke (critical-illness benefit) is only available with the MedElite PLUS plan level. This plan provides limited benefits and is subject to state availability and may vary by state. Association non-insured benefits vary by level. See disclaimers and disclosures for more details.

Membership Plans & Dues

SUMMARY OF BENEFITS	Basic	MedElite	MedElite PLUS
Evolution Benefit Association Benefits Increase by Plan Level	Basic	Elite	Elite PLUS
Accident Medical Expense \$10,000 Benefit Amount	-	✓	✓
Accidental Death And Dismemberment \$10,000 Benefit Amount	-	✓	✓
Life Coverage \$10,000 Benefit Amount	-	✓	✓
Weekly Disability Income \$300 Weekly Benefit for Primary Member	-	✓	✓
Critical Illness Benefit* \$10,000 Benefit Amount	-	-	✓
MONTHLY DUES			
Individual	\$29.95	\$49.95	\$99.95
Individual & Spouse	Not available	\$69.95	\$149.95
Individual & Child(ren)	Not available	\$59.95	\$119.95
Family	\$34.95	\$79.95	\$159.95

*The Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke (critical-illness benefit) is only available with the MedElite PLUS plan level.



Accident Medical Expense

Get the coverage you need to help pay the high out-of-pocket costs following an accident.



\$10,000 Benefit Level

AME Benefit Features

- Pays covered expenses up to \$10,000 following a Covered Accident
- No limits on the number of covered accidents
- Use the cash benefit any way you want to
- No waiting period applies
- No reduction in benefit for any obtained age

Accident Medical Expense (AME) benefit is subject to \$250 deductible.

Following a covered accidental injury, this plan will help you pay accident-related medical costs and other expenses up to the \$10,000 benefit per covered accident per person, regardless of other coverage.

COVERED SERVICES

Hospital room and board (up to semi-private room rate)

General nursing care

Laboratory tests

X-rays

Anesthesia

Prescription drugs

Therapeutic services and supplies

Hospital emergency care

Doctor's visits (inpatient & outpatient)

Dental treatment for injury to sound natural teeth

Hospital miscellaneous expenses during a hospital confinement or outpatient surgery under general anesthetic



Accidental Death & Dismemberment

Receive a benefit payout in the event of dismemberment or death due to a covered accident.

MedElite helps you stay prepared. In the unfortunate event that an insured person suffers a dismembered limb, passes away, or loses of sight, speech, or hearing due to a covered accident, MedElite will pay the beneficiary up to the benefit amount. If a spouse and/or children are on the policy, they are covered at the same percentages.

% OF BENEFIT PAID

Death resulting from an accidental injury	100%
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LOSS OF:

Both hands or feet	100%
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One hand and one foot	100%
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Speech and hearing	100%
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Entire sight in both eyes	100%
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One hand or foot and entire sight in one eye	100%
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One hand or one foot	50%
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Entire sight of one eye	50%
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Speech or hearing	50%
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Hearing in one ear	25%
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\$10,000 Benefit Level

AD&D Benefit Features:

- Pays a lump sum benefit of \$10,000 in the event of accidental dismemberment or death resulting directly from a covered accidental injury
- Benefit not restricted to medical expenses
- No waiting periods
- No reduction in benefit for any obtained age

The Accidental Death & Dismemberment benefit pays the amount shown if you suffer a Covered Accident that results in death, dismemberment, or loss of sight, speech, or hearing within 365 days from the date of the accident. If you sustain more than one Covered Loss as a result of the same Covered Accident, only the largest available benefit will be paid. If the loss results in death, benefits will only be paid under the Loss of Life benefit provision.



Term Life Coverage

Continue to protect your loved ones even after your passing.

Get protection for times when your family needs it most.

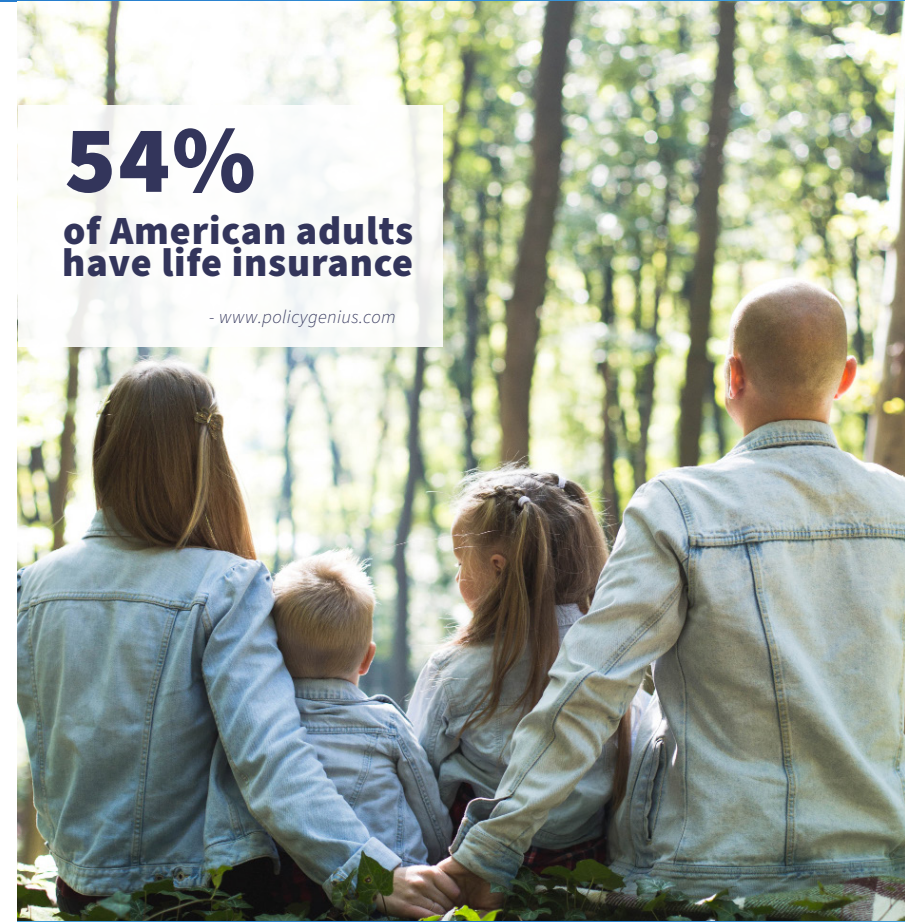
One of the premier benefits of your membership in MedElite is the Term Life Insurance. Life insurance is one of the most cost-effective ways to safeguard the dreams of future generations. While you could never be replaced, life insurance can help your family through the financial burden resulting from loss of income due to your passing.

Term Life Benefit Features:

- Pays a lump sum benefit of \$10,000 in the event of member's death* (A 12-month waiting period applies unless death is the result of a covered accidental injury)
- Benefit not restricted to medical expenses - use it for a variety of out-of-pocket costs
- Reduced financial impact for your loved ones after your death
- At obtained age 65, benefit converts to \$5,000 Term Life and \$5,000 AD&D. At obtained age 70, benefit converts to \$10,000 AD&D

54%
of American adults
have life insurance

- www.policygenius.com



\$10,000 Benefit Level

Pays 100% for member, 50% for spouse, and 25% for children

*A 12-month waiting period applies unless member's death is the result of a covered accidental injury. The following rates apply for coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the Evolution Benefits Association; Individual = \$3.40, Individual + Children = \$3.90, Individual + Spouse = \$5.40, Family = \$5.90. See disclosures and disclaimers for more details.



Weekly Disability Income

Get a helping hand while you are out of work from job-related injuries or illnesses.



\$300 Weekly Benefit

Protect your income and cover monthly expenses.

Weekly disability income pays a weekly benefit of \$300, not to exceed 26 weeks, if you are disabled from a covered accident and are unable to work in your usual job. This benefit has an elimination period of 90 days. If a spouse and/or children are on the policy, they are not covered.

Weekly Disability Income Features:

- Pays \$300 per week in the event that your out of work from job-related illnesses or injuries
- Cover your monthly living expenses
- No waiting period applies
- No reduction in benefit for any obtained age

We all rely on an income to afford our lifestyles, so being out of work for any amount of time can drastically impact your daily life and finances. Having this benefit will help you focus on recovery, so you don't have to worry about how you're going to pay bills and other expenses.



Critical Illness coverage

Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke

Have a plan for the unthinkable. In the event of the first diagnosis of a critical illness, this plan will pay a lump-sum, cash benefit to help you cover your out-of-pocket expenses that insurance doesn't cover. You can use the cash any way you choose and reduce the potential financial impact on your loved ones.

Critical Illness (CI) Benefit Details

Waiting Period	60 Days
Pre-Existing Conditions Period	12 Months
Benefit Eligibility for Pre-Existing Conditions	12 Months After Eff. Date

Limited Specified Disease Benefit Rider

Heart Attack	100%
Stroke	100%

Cancer Lump Sum Benefit Rider

Cancer Lump Sum Benefit	100%
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A 60-day waiting period applies to benefits in most states. You will only be allowed one benefit payout per covered person. **If a spouse and/or children are on the policy, they are covered at 100% of the benefit.**



\$10,000 Benefit Level
Pays 100% for member, spouse, and children

Critical Illness Benefit Features

- Pays a lump sum benefit of \$10,000 upon the first diagnosis of a covered condition
- No deductible to meet
- Benefit will term at obtained age 65

Benefits will not be paid for a covered Critical Illness caused or contributed to by, or resulting from, a Pre-existing Condition until the Covered Person is insured under this Policy for at least 12 months. The Critical-Illness Benefit Rider terminates at age 60 for adults and age 26 for dependent children. See disclaimers and disclosures for more details.

DISCLOSURES AND DISCLAIMERS

Group Term Life

Group Term Life Insurance is issued on Policy/Certificate Form Series GLMP-3002/GLC-3002, by Guarantee Trust Life Insurance Company, Glenview, IL. This product, and its features are subject to state availability and may vary by state. Certain exclusions and limitation apply. The primary member (ages 18-64) is eligible for a \$10,000 Group Life Insurance. Members aged 65-69 are eligible for a \$5,000 Group Life Insurance plus \$5,000 Accident Only coverage. Members aged 70 and older are eligible for \$10,000 Accident Only coverage.

For Member with Spouse or Family plan the Spouse aged 18-64 are eligible for \$5,000 Group Life Insurance. Spouse aged 65-69 are eligible for \$2,500 Group Life Insurance Plus \$2,500 Accident Only coverage. Spouses aged 70 and older are eligible for \$5,000 Accident Only. For Member with Children or Family plan the benefit amount for a Child is \$2,500 Accident Only during 12 month waiting period and \$2,500 Group Life Insurance after 12 month waiting period payable to Termination Age.

There is a 12 month waiting period on the Life Insurance, when only Accidental death benefit is payable when death is due to accidental causes.

The following rates apply for coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership is as follows; Individual = \$3.40, Individual + Children = \$3.90, Individual + Spouse = \$5.40, Family = \$5.90.

Suicide Exclusion

If a Covered Person dies as the result of suicide or any attempt at suicide, while sane or insane within two years of his Effective Date of coverage, the insurance company will be liable only for an amount equal to the Premium paid.

Accidental Death Benefit Exclusions

If, within 90 days from the date of an Accident which occurs while coverage is in force, Injury from such Accident results in a loss covered by this benefit, We will pay the benefit in the amount set opposite such loss, as shown on the Schedule of Benefits. If more than one such loss is sustained as the result of one Accident, We will pay only one amount, the largest to which the Covered Person is entitled.

This benefit is subject to all the terms, conditions, and exclusions of this Certificate.

Exclusions: No benefits are payable for any loss caused by:

- Suicide or intentionally self-inflicted Injury while sane or insane.
- War or any act of war, declared or undeclared.
- Travel, or flight in or descent from any kind of aircraft unless as a fare paying passenger on a regularly scheduled flight.
- As a passenger on an official flight of the Military Airlift Command of the United States or similar air transport services of other countries.
- Infections, except infections which occur simultaneously with or through a cut or wound sustained as the direct result of an Injury, independent of any other cause; and
- The non-accidental ingestion of a contaminated substance.
- Intoxication as defined in the jurisdiction where the accident occurred.
- Being under the influence of any drug unless administered and taken as prescribed by a Doctor.
- Participation in an attempt to commit an assault or felony, or participation in a riot.
- Voluntary gas inhalation or poison voluntarily taken, administered or inhaled.
- Riding or driving as a professional in any kind of race for prize money or profit.

DISCLOSURES AND DISCLAIMERS

Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL.

Guarantee Trust Life Insurance Company, MedElite, Evolution Benefits Association are separate legal entities and have sole financial responsibility for their own products. Guarantee Trust Life Insurance Company (GTL) provides the Group Accident Only insurance. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in Evolution Benefits Association.

Group Accident Only Insurance

Accident Medical Expense, Accidental Death and Dismemberment, Disability Income, and Critical Illness Lump Sum Benefits are offered under Group Accident Only insurance issued on Policy form series MP-1300/MP-1400, Certificate form series GC-1300/GC-1400, and Rider form series GRG15CR/GRG15HAS by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The policy is issued to the Evolution Benefits Association and coverage is subject to all policy terms, definitions, conditions, exclusions, and limitations. Availability and terms vary by state. For complete details of coverage, please contact us or your agent. Members of an eligible class of the Association are eligible to receive these benefits. Coverage becomes effective on the date provided in your Membership material. Coverage is subject to termination in accordance with the Association Group Master Policy provisions. Notice of termination provided to the Association is considered notification to all Association Members and will not be sent to you individually by GTL. GTL provides the Group Accident Only insurance. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in the Association.

The following rates apply for coverage underwritten by Guarantee Trust Life Insurance Company as part of your membership in the Evolution Benefits Association; \$10,000 Group Accident Only: MedElite: Individual = \$7.51, Individual + Children = \$10.40, Individual + Spouse = \$13.28, Family = \$19.04. MedElite PLUS: Individual = \$26.07, Individual + Children = \$32.67, Individual + Spouse = \$50.40, Family = \$59.88.

Group Accident Insurance Exclusions:

The Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an injury;
 - Are determined to be Experimental/Investigatory in nature;
 - Are received without charge or legal obligation to pay;
 - Are received from persons employed or retained by any Family Member, unless otherwise specified; or
 - Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Intentionally self-inflicted Injury.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotics unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or sports activity, except as specifically provided.

DISCLOSURES AND DISCLAIMERS

- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions.
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.
- Reinjury or complications of an Injury caused or contributed to by a condition that existed before the Accident.
- Repetitive motion injuries, strains, hernia, tendinitis, bursitis and heat exhaustion not related to a specific injury.

Pre-Existing Condition Limitation

A pre-existing condition is not eligible for benefits unless the Diagnosis occurs after this Rider Effective Date and the Waiting Period, if any, has expired. We will not pay benefits for a Pre-Existing Condition that is Diagnosed within the Pre-Existing Period stated in the Schedule of Benefits.

A Pre-Existing Condition is not covered unless the loss begins after the Benefit Eligibility Period for Pre-Existing Conditions has elapsed, as stated in the Schedule of Benefits.

Cancer Lump Sum Benefit Rider and Limited Specified Disease Benefit Rider for Heart Attack and Stroke

There is a 60 day waiting period for the Limited Specified Disease Benefit Rider for Heart Attack and Stroke along with the Cancer Lump Sum Rider.

Cancer means a disease manifested by the presence of a malignancy characterized by the uncontrolled growth and abnormal spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes Hodgkin's disease and leukemia. This definition excludes such cancers as:

1. Pre-malignant tumors or polyps;
2. Skin Cancer, except malignant melanoma; and
3. Cancer In Situ.

Cancer will not be a covered condition when advice or treatment is received within the Waiting Period, if any, or prior to the Effective Date, and such advice or treatment leads to the Diagnosis of Cancer. If tissue is extracted during the Waiting Period, if any, or prior to the Effective Date, and results in a Diagnosis of Cancer, this will not be a covered condition. If Cancer is Diagnosed and/or treated within the Waiting Period, or if medical advice is given within the Waiting Period which leads to the subsequent Diagnosis of Cancer after the Waiting Period, the Covered Person has the option to cancel the Rider and receive a refund of all premiums paid on this Rider. For the purposes of this Rider, the date of Diagnosis will be considered to be the earlier of the date of clinical Diagnosis or the date the specimen used to diagnose Cancer is taken.

DISCLOSURES AND DISCLAIMERS

Cancer Benefit Rider and Specified Disease Benefit Rider Exclusions:

We will not pay benefits for:

1. A Positive Diagnosis of Cancer before the Effective Date of the Covered Person's coverage under the Policy;
2. Any loss due to injury, disease or incapacity, unless related to or attributable to Cancer as defined;
3. Any Cancer when advice or treatment is received during the Waiting Period or prior to the Effective Date, and such advice or treatment results in a Positive Diagnosis of Cancer. If tissue is extracted during the Waiting Period or prior to the Effective Date, and results in a Positive Diagnosis of Cancer, this will not be a covered condition. For the purposes of this Rider, the date of a Positive Diagnosis of Cancer will be considered to be the earlier of the date of clinical diagnosis or the date the specimen used to diagnose Cancer is taken. If a Positive Diagnosis of
4. Cancer is made and/or Cancer is treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Positive Diagnosis of Cancer after the Waiting Period, the Insured has the option to cancel the Policy and receive a refund of all premiums paid on this Rider.
5. We will not pay benefits for claims resulting, whether directly or indirectly, from diseases that are related to, or are resulting from any of the following:
6. Any disease if the Covered Person was previously Diagnosed during the 12 months before the Rider Effective Date.
7. Any disease first Diagnosed within the Waiting Period, as shown in the Schedule, immediately following the Rider Effective Date.
8. Arrhythmia resulting in a Heart Attack that occurs in association with use of an illegal drug or controlled substance, except when administered in accordance with the advice of the Covered Person's Doctor.
9. Any amount in excess of any Maximum Benefit for Covered Conditions.
10. Diseases or conditions that do not meet the definition of a Covered Condition in this Rider.
11. Suicide or attempted suicide.

Guarantee Trust Life Insurance Company, Evolution Benefits Association, Coverdell, SAS insurance development and Arthur J. Gallagher are separate legal entities and have sole financial responsibility for their own products.

You have the option of downloading your certificate electronically. If you choose to do so, you are consenting to accept electronic delivery of your certificate. You also have the right at any time to receive a hard copy of your certificate.

Billing/Customer Service:  [insuranceTPA.com](https://www.insuranceTPA.com)
ADMINISTRATORS

