

**American Sentinel Insurance Company/  
Aegis Security Insurance Company**

**Value  
Plan**

**SMART**     **EASY**     **AFFORDABLE**

**COVERED SERVICES**

**Accident & Sickness**

*In-patient Hospital Care*    **\$1,500 maximum per Accident or Sickness + \$100 per day for 30 days after \$1,500 per occurrence maximum has been met.**

*Out-patient Care*    **\$1,500 maximum per Accident or Sickness**

*Ambulance*

*Chiropractic Care*

*Lab/X-ray/Diagnostic Tests*    **\$500 per occurrence (from \$1,500 max)**

*Emergency Care*    **Subject to \$350 per visit deductible**

**(Deductible waived if due to an accident or results in admission to hospital)**

**Deductible**    **\$200 per Accident or Sickness**

**Coinsurance**    **50%**

*Physician Care*    **\$20.00 Co-pay - \$55.00 Maximum per visit  
Total of \$75.00 per visit  
(Not subject to deductible or coinsurance)**

**Specific State Mandates**    **Covered**

**Vision Discount Program**    **National Vision Administrators**

**Accidental Death**    **\$5,000**

“Occurrence” means each separate Accident or Sickness for which a Covered Person incurs covered medical expenses.



- ◆ **Guaranteed Issue**
- ◆ **PPO Available**
- ◆ **Pre-Existing Condition Clause  
(Credit given for creditable coverage)**
- ◆ **Eligibility Assistance**
- ◆ **No Limit on the Number of Occurrences**

**EXAMPLE OF MONTHLY RATES**

Age Group	Insured	2-Party	Family
Under 30	\$56.00	\$113.00	\$172.00
30-39	\$62.00	\$127.00	\$192.00
40-49	\$72.00	\$148.00	\$225.00
50-54	\$94.00	\$193.00	\$291.00
55-59	\$113.00	\$232.00	\$351.00
60 & Over	\$141.00	\$290.00	\$439.00

**STATE  
SPECIFIC AND  
COMPOSITE  
RATES ARE  
AVAILABLE  
WITH A  
CENSUS**

**AVAILABILITY**

Available in the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin and Wyoming.  
**Please call Home Office for specific details in the following states:** New York.

American Sentinel Insurance Company/  
Aegis Security Insurance Company

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*This brochure is intended as a brief summary of the American Sentinel/Aegis Security Insurance Company Plan. The Insurance Certificate is the official document governing provisions of this Plan.*