



Endorsed By The
Bay East Association of Realtors®

No Medical Exams Required

B.E.A.R® Members' Discount

Claims paid within 7-10 days

1. Personal Accident Indemnity Plan

Pays cash benefits when a covered person receives immediate treatment for any kind of covered accident, on or off the job. Includes an Emergency Treatment benefit of \$120, an Initial Hospitalization Benefit of \$1,000/\$2,000, daily hospital confinement benefits, and benefits for ambulance, follow-up visits, physical therapy, even transportation and lodging. Also includes a yearly Wellness Benefit of \$60 for getting an annual check-up. Monthly rates:

Table with 5 columns: Ages 18-64, Individual, Insured/Spouse, One-Parent Family, Two-Parent Family. Rows for L1 and L2.

2. Personal Cancer Indemnity

Pays cash benefits when a covered person is diagnosed with cancer. Pays benefits for hospital confinement, medical imaging, radiation and chemotherapy, immunotherapy, experimental treatment, reconstructive surgery and National Cancer Institute (NCI) evaluation/consultation. Most benefits have no lifetime maximum. In addition, this policy pays a \$5,000 First Occurrence Benefit (which increases \$500 each year the policy is in force) when a covered person is first diagnosed as having internal cancer. Also includes a yearly Cancer Screening Wellness Benefit of \$75, a \$100 mammography benefit and a \$30 Pap smear benefit. Monthly rates:

Table with 4 columns: Ages 18-49, 50-59, 60-64; Individual, One-Parent Family, Two-Parent Family.

3. Hospital Indemnity Plan

Pays cash benefits when a covered person is confined to a hospital for a covered sickness (including maternity) or injury. Includes a benefit of \$2,000 to \$2,500 for the first five days of hospitalization, a per-day Hospital Confinement Benefit of \$100, and benefits for diagnostic exams, inpatient and outpatient surgery and rehabilitation. Also includes an annual mammography benefit of \$150. Monthly rates:

Table with 5 columns: Ages 18-39, 40-49, 50-59, 60-64; Individual, One-Parent Family, Insured/Spouse, Two-Parent Family.

4. Specified Health Event Protection Level One

Pays cash benefits when a covered person experiences a critical occurrence, including: heart attack, coronary bypass surgery, coma, stroke, end stage renal failure, major third degree burns, major organ transplant, and paralysis. Monthly rates:

Table with 5 columns: Ages 18-35, 36-45, 46-55, 56-64; Individual, Insured/Spouse, One-Parent Family, Two-Parent Family.

Also avail: Kaiser, Health Net HMO & PPO, Delta Dental, Medical Eye Svcs.

If interested, complete your name and number and fax to 925-416-1693.

Name and phone number \_\_\_\_\_

Austin & Austin Insurance Services, Inc.
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www.a-ains.com
California License # OC10853
Serving the Real Estate Community Since 1988

a) members who participate in the sponsored program do so voluntarily; (b) the insurer has committed to provide the coverage for at least one year; and (c) the Association has no control over coverage or premium.