GOLDCARE INSURANCE

Issued by GoldCare Benefits, Inc. | Administered by Planstin Administration

PLAN SUMMARY

GoldCare Insurance is a medically underwritten Accident & Illness Medical Expense Policy providing catastrophic-focused coverage for individuals ages 18–64. The plan pays for Maternity Benefits up to $25,000 for a normal delivery / $50,000 for c-section. Coverage for complications of pregnancy requiring hospitalization is subject to overall $1,000,000 policy maximum. The Plan will pay all other covered medical expenses up to a $2,000,000 lifetime maximum with no annual reset. Benefits are highest when Care Navigation is used. Reimbursement is based on negotiated rates through Care Navigation or up to 150% of Medicare allowable amounts.

$2,000,000
LIFETIME MAXIMUM

18-64
ISSUE AGES

$3,000
PER CONDITION/EVENT
MAX 2 PER YEAR

0
NO WAITING PERIOD
PREEXISTING AND MATERNITY WAITING PERIODS APPLY

ELIGIBILTY & PRE-EXISTING CONDITIONS

Eligibility

- Issue Ages 18–64
- Guaranteed renewable to age limit
- Accident waiting period: None
- Illness waiting period: None
- Maternity: 12-month waiting period

Pre-Existing Condition Rules

Rule	Detail
Lookback Period	**24 months prior to effective date**
Exclusion Period	**12 months post-effective date**
After 12 months	Year 2 - up to $25,000 Year 3, $50,000 Year 4, up to $125,000

COVERED BENEFITS

INPATIENT

- Hospital Room & Board
- ICU / CCU
- Surgery & Anesthesia
- Inpatient Diagnostics & Medications
- Transplants (See pre-existing condition rules)

OUTPATIENT

- Outpatient Surgery
- Physician Office Visits - up to 20/year
- Specialist Consultations - up to 20/year
- Diagnostic Imaging (MRI/CT/PET) - up to $25,000/year
- Diagnostic Laboratory Services

EMERGENCY

- Emergency Room Care - up to $25,000/event
- Emergency Stabilization
- Post-Stabilization Care*

COST SHARING & CARE NAVIGATION

Cost Sharing Element	Amount
Deductible*	**$3,000 per condition/event Max 2/year**
Coinsurance	**None**
Out-of-Pocket Maximum	**None**
Policy Maximum	**$2,000,000 Lifetime**

Care Navigation

Benefits are highest when Care Navigation is used. The program arranges direct cash payment to providers, negotiates pricing, and steers members to cost-effective care. Utilization management is included as part of the navigation process.

ADDITIONAL BENEFITS

Maternity	
Coverage Type	**Treated as illness**
Waiting Period	**12 months**
Conception Rule	**After 12 months**
Coverage Cap*	**Normal Birth: up to $25,000 C-Section: up to $50,000**

**Coverage for complications of pregnancy requiring hospitalization are subject to overall $1,000,000 policy maximum.*

Prescription Drugs	
Inpatient Setting	**Covered**
Outpatient Clinic	**Incidental to a Covered Service**
Retail/Maintenance	**Not Covered**
Specialty/Self-Admin	**Not covered**

KEY EXCLUSIONS

Preventive / wellness services | Routine physical exams | Immunizations | Mental Health Services | Retail & maintenance prescriptions | Experimental treatments | Elective / non-medically necessary procedures | Fertility treatments |

GoldCare Insurance is a medically underwritten health benefit program providing limited accident and illness coverage. The program is issued by GoldCare Benefits, Inc. and regulated under the authority of the Modoc Nation by a tribally regulated insurance entity and is not subject to state insurance laws. All covered claims are funded by the issuing entity. Refer to GoldCare Insurance Policy for additional information.