

**Heart Policy**

**Highlights of Plan:**

1. **Rates are locked in never get a rate increase as long as you keep the plan.**
2. **Benefits are good as long as you are alive.**
3. **Portability, if you leave teaching or move you can take the plan with you and not get a rate increase.**
4. **No lifetime maximum which means we will pay you as long as you are receiving care for Heart Disease**
5. **Up to $2000.00 pay out upon diagnosis to get thing started.**
6. **Heart Screen included**
7. **Transportation to where you want to be treated as many times as you need to go.**
8. **Surgical Benefits**
9. **Children under the age 26 and are not married are covered at no Cost!**
10. **All monies are paid to you regardless of how much your insurance pays.**

 **Monthly Rates: Never get a rate increase no matter how old you are locked in at your enrollment age. If you enroll before the age of 64 you can keep plan as long as you are alive**

**Age Employee Employee with Child Family**

**18-44 $16.95 $16.95 $33.90**

**45-54 $31.95 $31.95 $63.90**

**55-64 $44.95 $44.95 $89.90**