



Attention:
ABANA Members
It's Annual Open Enrollment

We are pleased to announce that ABANA is entering into their 1st Annual Renewal. This means as an ABANA member **October 1– October 31, 2009** is the time to make any changes to your current benefit package and/or enroll in any benefits available to you as a member of ABANA.

Guaranteed Acceptance

866-893-1167

TransChoice® Plus a Group Limited Benefit Medical and Hospital Insurance Indemnity Policy has benefits as adjustable as your members are diverse. TransChoice Plus features include:

- Guaranteed Acceptance
- No Pre-Existing Condition Exclusions
- Wellness Benefits
- Prescription Drug Indemnity Benefit
- ER Sickness Benefits

From life insurance to health insurance and everything in between, we offer voluntary insurance products that provide powerful choices for your associations benefit offering.

Weekly Rates
Beginning at Only
\$20.43
Enroll Today

TransChoice Plus is underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, Iowa. Policy Form Series CPCH00200-CCCH00200
 Administration for TransChoice Plus is provided by Key Benefit Administrators, Inc. (KBA), Fort Mills, SC
 WMD HOPJABANA 0908

TransChoice® Plus Plans for ABANA
Include these coverages:

- Doctor's Office Visits
- True Prescription Drug Card *(offered by Catalyst)*
- Daily In- Hospital Benefit
- Surgery
- X Ray & Labs
- Short Term Disability Income Insurance
- Group Term Life Insurance

**No Pre Existing Condition Exclusions,
 Regardless of Health Conditions**



In Addition to the
Select Medical Benefit
 Also
Affordable
Dental & Vision
Coverage
 Offered through



<u>Dental</u>		<u>Vision (VSP)</u>	
	<u>Covered At</u>		<u>Covered At</u>
•Preventive Care no waiting period	100%	•Eye Exams	100%
•Restorative no waiting period	80%	•Lenses with in network provider	100%
•Major Dental Procedure 12 month waiting period or no waiting period with prior coverage	50%	•Frames	Up to \$120
		•Contact Lenses	Up to \$105
<i>Weekly Rates Starting at \$5.52</i>		<i>Weekly Rates starting at \$2.80</i>	