

StaffSource, Inc.

Employee
Medical-Dental Plans, Term Life & Cancer Policy
Information & Enrollment Kit

From
America Protect/Assurity Life

StaffSource, Inc.

To all StaffSource, Inc. Staffing Associates:

StaffSource, Inc. is pleased to make available to you a new and affordable defined benefit program from America Protect underwritten by Assurity Life designed to enhance your employment with this company. The following information offers you a choice of 2 medical plans, a dental network program, a term life insurance option, and a cancer policy. All of these benefits are voluntary, and include the following features:

- Attractive, affordable and stable rates.
- Guaranteed policy issue for medical, dental and life options to age 69 (age 65 regarding the term life). You will not be turned down for medical reasons during the open enrollment period (first 30 days after employment). The cancer policy does have certain minimal qualifying requirements.
- You will be the owner of this policy, with its guaranteed renewability feature, regardless of your future employment situation.
- No “co-ordination of benefits” clause. You may own other medical coverages without penalty or reduction of benefits.
- No deductibles (except for prescription coverage: \$50 deductible and accident coverage: \$100 deductible).
- No enrollment or set up fees. Open cancellation feature, with no policy cancellation charges.
- Choice of multiple plan designs and dependent coverage options.
- No age adjusted rates for medical or dental. All participants will pay the same monthly premium, regardless of age (except for term life option).

Please follow the following step-by-step procedures:

1. Review the following documents that explain the coverages and cost of all the benefit options. You may also secure even more detail at www.americaprotect.net
2. Decide what coverages you wish to purchase. You may select either of the 2 America Protect medical plans, and/or the Assurity term life. You may also select the dental network, term life or cancer plans without selecting one of the medical plans.
3. Call the toll-free America Protect customer enrollment center phone line at **1-866-339-8464** (Monday - Friday, 8 a.m. to 8 p.m. EST). Refer to your group **#10069** when initiating this call. The service attendant is trained to answer your questions and complete your premium payments and enrollment selection process. Once enrolled, you will utilize one

convenient toll free number (**1-877-757-5600**) for questions regarding your plan, coverage status, claim form requests or general inquiries. Payment options include monthly savings account, checking account or credit card automatic withdraw. The enrollment attendant will advise you of your premium payment and effective coverage date. Once enrolled and funded, America Protect will send you your medical cards and plan documents within about 10 days. You will also receive a second mailing from Assurity Life containing your actual life and health policy. StaffSource, Inc. encourages you to consider these coverage benefit options, and welcomes your voluntary participation.

Claims Processing

You may present your medical card to any physician for claims processing. Should you encounter a caregiver who does not recognize or wish to process your medical claim for you, you may file your claim directly with Assurity Life. Payment would then be tendered directly to you. Direct individual claims should include a copy of your charges, contact information on your caregiver, your social security number and your group **#I0069**. You may submit claims by mailing this documentation to:

Assurity At Work
Attention: Claims Processing
P.O. Box 80926
Lincoln, Nebraska 68501

Be sure to include your return address for claims payment. You may utilize this plan, even though you may have coverage on an existing medical plan. You may contact America Protect Customer Service with any question you may have at **1-877-757-5600**.

Defined Benefit Plans



America's Solution to Healthcare

INSURED BENEFITS

- Doctor Visits / Outpatient Services
- Daily Hospital Confinement
- Surgical Benefits
- Intensive Care Benefits
- Emergency Room and X-Ray
- Wellness Care
- Medical Accident Coverage
- Accident Disability Coverage
- AD&D Coverage
- \$15 Co-Pay Generic Rx Coverage
- Plus many more...

PLAN HIGHLIGHTS

- Guaranteed to Issue
- Guaranteed Renewable
- Individual Policy Ownership
- Portable
- Assignable Benefits
- Stable Rates
- First Dollar Coverage
- See Any Doctor
- Optional Term Life Coverage
- Optional Cancer Expense Coverage

Hospital Indemnity Insurance Underwritten by



MEMBER OF

American Staffing Association



The **AMERICA PROTECT™** Defined Benefit Plans were created to help the over forty-eight million Americans who do not have health coverage today. These plans were created specifically for employees, association members, independent contractors, small business owners and those who just cannot afford the rising cost of major medical insurance. Our mission is quite simple; to treat each and every client as if they were our only client. Although the America Protect™ plans are not designed to replace a major medical plan, the benefits provide an affordable means of healthcare for those who can't keep up with increasing health plan costs.



Our plans generally cost hundreds of dollars a month less than traditional medical plans. Our innovative and affordable medical plans provide insurance protection from A rated carriers for hospital stays, surgical procedures, doctor visits, emergency room visits, wellness care, prescription drugs, as well as accident, disability and AD&D life insurance coverage. America Protect™ also provides toll free telephone enrollment and customer support as well as 24/7 online enrollment via our website. To enroll in one of these affordable plans, please call toll free **1-866-339-8464** and refer to **GROUP NUMBER: I0069**.

- Guaranteed to Issue**
- Portable Coverage**
- First Dollar Coverage**
- Guaranteed Renewable**
- Assignable Benefits**
- See Any Doctor**
- Individual Policy Ownership**
- Stable Rates**
- No Group Contract**

Benefit	Description	Plan 1	Plan 2
INPATIENT BENEFITS			
First Hospital Admission*	Pays the Benefit Amount for an Insured's First Hospital Confinement according to the following schedule: One day hospital confinement - \$500, Two days - \$1,000, Three days - \$2,000, Four Days - \$3,000, Five days - \$4,000, and Six days - \$5,000. Benefits for the rider will be limited to the First Hospital Admission each Policy Year for each insured. This benefit is not a cumulative benefit and will not exceed \$5,000 for each Insured for each Policy Year. Not available in all states. Pays in addition to other inpatient benefits.	\$5,000	\$5,000
Daily Hospital Benefit*	Pays a daily benefit for hospital confinement (resident bed patient) due to a covered injury or sickness beginning with the first day up to 365 days. Pays in addition to other inpatient benefits. Up to \$36,500 per year.	\$100 per day	\$100 per day
Daily Hospital Benefit (Injury)*	Pays an additional daily benefit for Hospital Confinement as a result of a covered injury for up to 365 days. Pays in addition to other inpatient benefits.	\$50 per day	\$100 per day
First Hospital Confinement*	Provides a benefit of \$500 per calendar year the first time an insured requires hospitalization. Pays in addition to First Hospital Admission and Daily Hospital Benefit.	Not Included	\$500
Intensive Care Benefit*	This benefit pays for up to 20 days confinement in ICU for a covered medical expense beginning on the first day of confinement. Pays in addition to other inpatient benefits.	\$500 per day	\$500 per day
OUTPATIENT BENEFITS			
Surgical & Anesthesia* Inpatient & Outpatient	Surgical benefit pays the percent listed in the surgical schedule times the maximum surgical benefit for surgery performed due to a covered medical expense by a physician in an approved facility. Anesthesia pays 25% of Maximum Surgical Benefit.	\$3,000 per surgery	\$5,000 per surgery
Outpatient Sickness (Office Visits)*	This benefit pays the actual expenses incurred for treatment in an out-of-hospital facility (including a physician's office), due to a covered sickness. Such benefits will be payable up to the maximum benefit amount if treatment is received in a physician's office or ambulatory surgical center. This benefit will pay one and one-half times the maximum benefit amount if outpatient treatment was received in the outpatient department or emergency room of a hospital. Limited to four per policy year, per insured person. All eligible dependent children are counted as one.	up to \$50 per visit	up to \$75 per visit
Medical Accident**	This benefit pays up to \$10,000 per person, per injury for each member of the family after a \$100 per-accident deductible. This benefit and AD&D take effect 30 days after your active enrollment in this plan. Treatment must be sought within 3 days of the claimed accident. Insured & Spouse up to Age 70, dependent children to age 19.	up to \$10,000 per injury	up to \$10,000 per injury
Outpatient Accident* Emergency Room	This benefit pays actual expenses incurred for Emergency Care in a hospital, ambulatory surgical center or a physician's office within 72 hours of a covered injury up to the plan maximum. Limited to four per policy year, per insured person. All eligible dependent children are counted as one insured person.	up to \$50 per visit	up to \$100 per visit
Mammography Screening*	Pays up to 4% of the maximum surgical benefit shown in the policy schedule for mammography screening according to the rider schedule. 35-39 One Screening / year 40-49 One Screening / 2 years 50+ One Screening / year.	\$120	\$200
Papanicolaou Testing*	Pays 1% of the maximum surgical benefit for one Papanicolaou screening test per year for ages 18 and over.	\$30	\$50
Private Duty Nurse*	This pays a daily benefit of \$100 for each day requiring the services of a private duty nurse at least 8 hours up to a maximum of 30 days per period of confinement	\$100 per day	\$100 per day
ADDITIONAL BENEFITS			
Accidental Death & Dismemberment**	Accidental Death covers up to \$50,000 on primary insured, \$10,000 on legal spouse, and \$2,000 each dependent child. This benefit covers you, your legal spouse until the age of 70. Accidental Dismemberment pays for loss of limb or sight according to the schedule. Schedule details available upon request.	\$50,000 primary	\$50,000 primary
Accident Disability**	In the event of a medical accident that results in insured not being able to perform his/her job function, after a 90 day waiting period, this benefit will pay up to \$400 per month for up to 12 months. Benefits under this policy are reduced by any Temporary or Permanent Disability Benefits under a Worker's compensation law.	\$400 per month	\$400 per month
\$15 Co-pay Rx Benefit***	This benefit includes an insured generic prescription drug plan which provides a \$15 co-pay on Generic Drugs* and negotiated pricing on Brand Name Drugs. The plan also includes mail order service. Deductible: \$50 per person / year. Plan Maximum: \$200 per individual / per month, \$400 per family / per month. Issue Ages: 18-59. Plans and rates are subject to change. *\$15 co-pay for all generic drugs that have been on the market greater than one year.	\$15 Generics Discount Brand	\$15 Generics Discount Brand
Monthly Rates		Plan 1	Plan 2
	Individual	\$112.01	\$136.04
	Individual & Spouse	\$192.30	\$239.58
	Individual & Children	\$172.53	\$211.74
	Family	\$232.43	\$295.28

*Hospital Indemnity policy underwritten by Assurity Security Group (ASG), a division of Assurity Life Insurance Company, Lincoln NE. provides limited benefits that are supplemental and not intended to cover all medical expenses. For specific benefits, including limitations and exclusions, refer to the Individual Policy. Disclosed pre-existing conditions are covered after twelve (12) months, if not disclosed on the application then (24) months. Policy Form AAW-D114. ** Medical Accident plan underwritten by an A rated carrier under a group association plan. *** Insured GenericRx plan is issued under a blanket insurance policy. This is not an outline of coverage, not an offer to purchase, not available in all states. **This is NOT Major Medical Insurance.**



No one can predict the future. There is an affordable way for families to help meet most critical living expenses and help loved ones complete the plans they made for the future, such as secure retirement or a college education, even in the event of the insured's death. Life insurance is a universal need.

Every day, families are devastated by the loss of a loved one. Mortgage and loan payments continue, education costs loom, and medical fees must be paid while retirement programs and savings plans may be at risk.

Most people realize the importance of life protection, but may have little or no coverage because of the cost. Now, members can purchase 10 Year Level Term Life protection that is low cost, convertible and portable. You will have the option of purchasing individual term life protection in the amounts of \$10,000 or \$25,000. There are no medical exams and policies are Guaranteed to Issue. Simply choose the benefit amount that's right for you. To enroll call **1-866-339-8464**.



- Guaranteed to Issue
- No Medical Exam
- Rates Remain Level for 10 Years
- Portable Coverage
- Issue Ages 17-65
- Smoker / Non-Smoker Rates
- Accelerated Death Benefit Rider
- A Rated Carrier
- Individual Policy Ownership

Age	\$10,000		\$25,000	
	Non-Smoker Monthly	Smoker Monthly	Non-Smoker Monthly	Smoker Monthly
17-24	4.43	5.18	7.96	9.83
25	4.43	5.18	7.96	9.83
26	4.43	5.18	7.96	9.83
27	4.43	5.18	7.96	9.83
28	4.43	5.18	7.96	9.83
29	4.43	5.18	7.96	9.83
30	4.43	5.18	7.96	9.83
31	4.49	5.29	8.10	10.10
32	4.56	5.46	8.27	10.52
33	4.64	5.68	8.48	11.06
34	4.77	5.94	8.79	11.73
35	4.93	6.27	9.21	12.54
36	5.13	6.65	9.71	13.50
37	5.37	7.09	10.29	14.60
38	5.64	7.60	10.98	15.88
39	5.96	8.18	11.77	17.31
40	6.31	8.81	12.65	18.90
41	6.70	9.58	13.63	20.81
42	7.14	10.43	14.73	22.96
43	7.63	11.30	15.94	25.13
44	8.15	12.18	17.25	27.31
45	8.73	13.06	18.69	29.52
46	9.47	13.95	20.54	31.75
47	10.23	14.85	22.46	34.00
48	11.01	15.76	24.40	36.27
49	11.79	16.68	26.35	38.56
50	12.58	17.73	28.33	41.19
51	13.38	18.92	30.31	44.17
52	14.17	20.21	32.29	47.40
53	15.00	21.58	34.38	50.83
54	15.86	23.04	36.52	54.48
55	16.78	24.60	38.83	58.38
56	17.79	26.24	41.35	62.48
57	18.89	27.98	44.10	66.81
58	20.08	29.81	47.08	71.40
59	21.38	31.73	50.33	76.21
60	22.81	33.77	53.90	81.29
61	24.56	36.19	58.27	87.35
62	26.47	38.88	63.04	94.06
63	28.63	41.84	68.44	101.48
64	31.07	45.13	74.54	109.71
65	33.81	48.77	81.40	118.79

Level Term Insurance is underwritten by Assurity Security Group (ASG), a division of Assurity Life Insurance Company, Lincoln NE. Level Death Benefit protection with no cash build up. Cost includes policy fee and Accelerated Death Benefit Rider (AAW-LR254). Premiums for subsequent 10 year periods will be determined by the Company using experience expectations existing at that time. For specific Benefits, including Limitations and Exclusions, refer to the Individual Policy. Not available in all states.



No family escapes cancer. The good news is that cancer is no longer the death sentence it was a few decades ago. Cure rates climb steadily due to medical advances, preventative care, and early detection. The bad news is that cancer can be a long and expensive battle. Health insurance co-pays can swell way beyond four digits, doctors may prescribe new life-saving treatments that are not yet covered by insurance, and family out of pocket costs for travel, nursing care and prosthetics can be devastating.



Through our partnership with ASG at Work®, we have designed a quality, broad-spectrum cancer and dread disease expense plan for you and your loved ones. The comprehensive coverage includes benefits for hospital stays, prescription drugs, radiation, chemotherapy, experimental treatment, diagnostic testing, bone marrow transplants, blood, plasma, and much more. This portable policy is guaranteed renewable and includes a \$5,000 First Cancer Occurrence benefit. To enroll, call **1-866-339-8464** today.

- Guaranteed Renewable
 - Issue Ages 18-69
 - Policy is Portable
- Affordable Rates
 - \$5,000 Cancer First Occurrence
 - Dread Disease Rider Included
- Radiation & Chemotherapy Benefits
 - A Rated Carrier
 - Individual Policy Ownership

Benefit	Description	Amount
Hospital Indemnity	Pays benefits each day while confined in the hospital for the first 75 days of each period of confinement.	\$150 per day
Prescription Drugs & Medicines	Pays actual charges up to 25% of daily hospital confinement benefit for the first 75 days of hospital confinement.	25% of Daily Benefit
Surgical Benefit	Pays up to \$7,500 for actual charges made by surgeon as shown in Surgical Table in Policy. Pays up to 25% of the surgical benefit for Anesthesia.	Up to \$7,500
Additional Surgical Opinions	Pays up to \$150 for a second opinion. If the second opinion differs from the first, up to \$150 for third opinion.	Up to \$150
Artificial Limb & Prosthesis	Pays actual charges for prosthetics and reconstructive procedure to affix or implant it up to \$2,000 lifetime maximum.	Up to \$2,000
Attending Physician	Pays actual charges up to \$35 per day for in-hospital physician's visits.	\$35 per day
Private Duty Nurse	Pays actual charges up to \$150 per day while confined in the hospital when authorized by a physician.	\$150 per day
Radiation, Chemotherapy, or Immunotherapy	Pays 50% of actual charges for treatments up to the maximum amount listed.	\$10,000 / Month \$100,000 / Lifetime
Experimental Treatment	Pays the actual charges up to \$25,000 per calendar year for such treatment received in the United States or it's territories, except for experimental bone marrow transplants. Laboratory services.	Up to \$25,000 Calendar Year
Physical & Speech Therapy	Pays the actual charges up to \$25 per therapy session up to a lifetime maximum of \$1,000	\$25 per session
Extended Care Facility	Pays up to \$60 per day for confinement in such a facility. Confinement must be recommended by a physician and begin 14 days following a covered hospital stay. Benefits are limited to the number of days of the prior hospital confinement.	\$60 per day
Bone Marrow Transplant for Cancer	Pays actual charges up to a lifetime maximum of \$25,000 for bone marrow transplant or other forms of stem cell rescue and all related services or supplies. Payable in lieu of any other benefits payable under this policy, except Transportation and Lodging of Bone Marrow Donors.	Up to \$25,000 Lifetime
Outpatient Positive Diagnostic Testing	Pays actual charges up to \$250 for the diagnostic test that leads to a positive diagnosis within 90 days of the test	Up to \$250
Outpatient Surgery	Pays a benefit equal to the daily hospital confinement benefit for outpatient surgery in a hospital or surgical center.	Up to \$150 per day
Skin Cancer	Pays up to \$150 for actual charges for the removal of skin cancer when diagnosis is made by a physician, other than a legally qualified pathologist.	Up to \$150 Actual Charges
Ambulance	Pays the actual charges up to \$75 per trip to transfer an insured person to the hospital for confinement as an inpatient	Up to \$75 per trip
Hospice	Pays actual charges up to \$100 per day for a lifetime maximum of \$7,500.	Up to \$100 per day
Blood and Plasma	Pays the actual charges for blood, blood plasma, and platelets. Policy does not pay for blood that is donated or replaced.	Actual Charge
Breast Cancer / Breast Reconstruction	Pays a benefit equal to the daily hospital confinement benefit for a minimum of 48 hours of inpatient care following a mastectomy and a minimum of 24 hours following a lymph node dissection for the treatment of breast cancer. Lifetime maximum of \$2,500 per breast.	Up to \$2,500 per Breast
Cancer Screening Tests	Pays up to \$100 per calendar year for cancer screening test.	Up to \$100 / year
Rental or Purchase of Durable Medical Equipment	Pays the actual charges up to \$1,000 per calendar year for (a) respirator, (b) brace, (c) crutches, (d) hospital bed or (e) wheel chair.	Up to \$1,000 Calendar Year
Extended Benefits	If a covered hospital confinement lasts more than 75 days in a row, policy pays usual and customary charges for hospital room and board, medicines, lab tests, and other normal charges, up to \$1,000 per day beginning on the 76th day.	Up to \$1,000 per day
Internal Cancer First Occurrence Benefit	Pays a benefit the first time an insured is diagnosed as having internal cancer.	\$5,000
Specified Diseases	Addison's Disease, Botulism, Budd-Chiari Syndrome, Cystic-Fibrosis, Diphtheria, Encephalitis, Histoplasmosis, Legionnaire's Syndrome, Lou Gehrig's Disease, Lupus Erythematosus, Malaria, Multiple Sclerosis, Muscular Dystrophy, Myasthenia Gravis, Osteomyelitis, Polio, Q Fever, Reye's Syndrome, Rheumatic Fever, Rocky Mountain Spotted Fever, Sickle Cell Anemia, Tay-Sachs Disease, Tetanus, Toxic Shock Syndrome, Trichinosis, Typhoid Fever, Whooping Cough.	
Family Rider	Pays an additional \$100 per day when a covered dependent child is confined to a hospital for treatment of cancer or covered specified disease, up to a lifetime maximum of 50 days. Up to \$25 per session for tutor under age 19, up to a lifetime maximum of \$1,250.	
Rates		Monthly
	Individual	\$ 26.58
	Individual & Spouse	\$ 40.50
	Individual & Children	\$ 32.83
	Family	\$ 46.75

Cancer Expense policy underwritten by Assurity Security Group (ASG), a division of Assurity Life Insurance Company, Lincoln NE. Not all policies and riders are available in all states. This is a partial list of benefits, please refer to policy for specific benefit information. Policy Form AAW-C120.



Help with the high cost of dental treatment consistently ranks as one of the most requested benefit programs. America Protect, LLC partnering with Insured Benefit Plans is pleased to present this affordable new dental savings benefit. The AETNA Dental Network Access plan is a lower-cost alternative to traditional dental insurance.

It offers members and their families pre-negotiated, preferred dental services ranging from general dental exams and cleanings to root canals, crowns and orthodontia. Participating members will generally save an average of 30% and up to 50%* at approximately 61,000** dentists nationwide and the most extensive network of specialists in the country.



- Save an Average of 30-50%
- Over 61,000 Dental Practices Locations
- Utilizes the AETNA Dental Network
- No Age Limits
- No Limits on Usage
- No Deductibles or Co-Pays
- Patient Advocacy Available
- Not Insurance
- Negotiated Pricing

How the Plan Works

It's simple. Our patient Advocacy*** program ensures a positive experience for members by reducing confusion with provider recognition and participation.

Before scheduling an appointment, the member will call the toll free number located on the back of their card to speak with a Patient Advocacy representative. The representative will contact providers in the network to ensure the dental office understands the Dental Care discount card and is accepting new patients.

The representative will then contact the member to provide several different dental care locations so members may select the provider that most meets their specific needs and book an appointment.

Cost

Employees can pay for this program on an annual basis by direct bill through credit card or their checking or savings account. The special pricing for AETNA Dental Network Access is:

*Annual Subscription

Member Only	\$ 81.00 (\$6.75 / mo)
Member + One (<i>member plus a spouse or child</i>)	\$ 96.00 (\$8.00 / mo)
Family (<i>member plus two or more family members</i>)	\$ 113.00 (\$9.40 / mo)

SAVINGS EXAMPLES

Product / Service	Select Regional Average Cost*	Average Cost with AETNA Dental Access	Total Savings
Adult Cleaning	\$82.00	\$52.00	\$30.00
Child Cleaning	\$49.00	\$37.00	\$12.00
Routine Checkup	\$39.00	\$27.00	\$12.00
Four Bitewing X-rays	\$51.00	\$31.00	\$20.00
Composite (White) Filling	\$131.00	\$76.00	\$55.00
Crown (porcelain fused to noble metal)	\$843.00	\$584.00	\$259.00
Composite Upper Denture	\$940.00	\$763.00	\$177.00
Molar Root Canal	\$826.00	\$581.00	\$245.00
Extraction (single tooth)	\$119.00	\$70.00	\$49.00

* The select regional average fee represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago, and New York City, as displayed in the Estimate of Care tool as of January, 2005. THIS IS NOT INSURANCE, NOR IS IT INTENDED TO REPLACE INSURANCE.

* Actual costs and savings vary by geographic area.

** According to the Aetna Enterprise Provider Database as of January 1, 2005

*** Patient Advocacy not available in CA.

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