



# **THE ANSWER PLAN**

The Answer Plan from ANTEX is a Medical Expense Plan that pays Benefits for Medical Service Charges incurred by a Covered Person that results from the Medically Necessary Treatment of an Injury.

Underwritten by

**American National Life Insurance Company of Texas (ANTEX)  
Galveston, Texas**

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# RATINGS YOU CAN RELY ON



American National Life Insurance Company of Texas (ANTEX) has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of April 2008.

## **A.M. Best**

**A (Excellent) 3rd highest of 13 active company ratings<sup>1</sup>**

## **Standard & Poor's**

**AA (Very Strong) 3rd highest of 20 active company ratings<sup>2</sup>**

*1 A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor).*

*2 Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CCC (Extremely Weak).*

*Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.*

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# ACCIDENT vs. INJURY

## Standard definition of Injury:

**INJURY** means bodily harm caused by an accident resulting in unforeseen trauma. The Injury must require immediate medical attention. A disease must not directly or indirectly contribute to the bodily harm. The accident must take place while coverage under the Group Policy is in effect for the injured Covered Person. Injuries sustained by a Covered Person in one accident shall be considered as one Injury.

## Answer Plan definitions:

**INJURY** means Bodily Injury sustained by the Covered Person which is the direct cause for the Covered Person seeking medical treatment, independent of disease or bodily infirmity or any other cause, and occurs while coverage under the Group Policy is in force.

**BODILY INJURY** is the unforeseen, unexpected, unanticipated result of an act or event that causes a Covered Person to require medical treatment within 48 hours of such act or event.

**The standard definitions of Injury** require the loss to be the result of an accident, which would be an unanticipated event (such as a slip and fall). The Answer Plan's broader definitions allow coverage for unforeseen results of a known act or event (such as pulled back while tying a shoe or lifting a box).

# ANSWER PLAN FEATURES

- **NO** Inpatient Deductible
- **NO** Coinsurance On Inpatient Confinement
- **NO** Stop-Loss Amount

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# ANSWER PLAN FEATURES

- **NO** Pre-Existing Conditions Provision
- **NO** Medical Underwriting; *However, we will underwrite Avocations, Occupation and Other Issues that have HIGH potential for contributing to Injuries*
- **NO** Need to Use Preferred Providers to Obtain Benefits

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# EASY STEP-BY-STEP ANSWER PLAN DESIGN

## Step 1:

Select your Base  
Plan Maximum  
*(Inpatient Medical Benefits)*

- \$10,000
- \$15,000
- \$25,000
- \$50,000
- \$100,000
- \$250,000

## Step 2:

Select your Optional  
Outpatient Medical  
Coverage

*Deductible    Maximum Benefit*

- |           |             |
|-----------|-------------|
| • \$250   | • \$10,000  |
| • \$500   | • \$15,000  |
| • \$1,000 | • \$25,000  |
|           | • \$50,000  |
|           | • \$100,000 |
|           | • \$250,000 |

## Step 3:

Select your Optional  
AD&D Coverage

- \$10,000
- \$15,000
- \$25,000
- \$50,000
- \$100,000

## Step 4:

***Complete the Application and Return it for Processing!***

# UNDERWRITING GUIDELINES

Have a Question? Call ANTEX at 866.214.6973

## Ineligible Occupations

- Professional athletes (*except bowlers & golfers*)
- Asbestos workers
- Atomic or nuclear energy personnel
- Crop dusters
- Hazardous chemical exposure environment
- Toxic waste handlers
- Underground miners
- Explosive workers (*dynamite, TNT, etc.*)
- Pyrotechnical workers
- Stunt flying/aerobatics
- Stunt men/women
- Active Duty Military

## Occupations to Rider

- Drillers and roughnecks
- Jockeys
- Horse & Animal trainers
- Racing in any form
- Rodeo Performers (*for profit or otherwise*)
- Overnight fishermen
- Quarry Workers
- Offshore workers (*oil well drilling & operating personnel*)
- Firefighters/firemen
- Police and Law Enforcement Personnel
- Divers, professional
- Construction and High elevation workers
- Logging industry

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# UNDERWRITING GUIDELINES

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## Avocations To Rider

- Student or instructor pilot
- Rodeo participation as a hobby
- Bungee jumping
- Racing in any form as a hobby
- Mountain climbing
- Spelunking
- Luge participant
- Parachuting
- Sky diving
- Hang gliding

## Foreign Travel or Residence

Any proposed insured who is contemplating foreign travel or residency in a foreign country may be subject to unsatisfactory living conditions or increased risk of accident hazards.

An applicant will not be accepted if he/she is planning to reside in a foreign country. Any travel in the course of business or pleasure will be considered if it is no longer than three months.

## Residence/Citizenship

The proposed insured must be a citizen of the United States or have resided in the country for a minimum of 2 years and able to communicate in English.

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# THE ANSWER PLAN

## ANNUAL PREMIUM TABLE

### Base Plan

*(Inpatient medical benefits plus limited Accidental Death Benefit)*

Maximum Benefit	Males	Females
\$10,000	\$134	\$76
\$15,000	\$165	\$94
\$25,000	\$209	\$120
\$50,000	\$282	\$162
\$100,000	\$329	\$189
\$250,000	\$364	\$214

### Optional AD&D Coverage

Benefit	Males	Females
\$10,000	\$17	\$10
\$15,000	\$25	\$15
\$25,000	\$42	\$25
\$50,000	\$84	\$50
\$100,000	\$168	\$101

### Optional Outpatient Medical Coverage

Maximum Benefit	\$250 Deductible		\$500 Deductible		\$1,000 Deductible	
	Males	Females	Males	Females	Males	Females
\$10,000	\$345	\$226	\$265	\$173	\$175	\$114
\$15,000	\$395	\$258	\$310	\$203	\$217	\$142
\$25,000	\$450	\$294	\$361	\$236	\$267	\$173
\$50,000	\$469	\$307	\$379	\$247	\$280	\$183
\$100,000	\$474	\$310	\$382	\$250	\$283	\$185
\$250,000	\$479	\$313	\$386	\$252	\$286	\$187

Modal Factors; Semi-Annual: 0.52, Quarterly: 0.27, List Bill: 0.09, Monthly PAC: 0.09

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# THE ANSWER PLAN

## Sample Case Study

**Buddy, 30 Year Old Male**  
**Non-Tobacco User**  
**Any Town, USA 12345**

	Maximum Benefit on Base (\$250K)	\$364
+	Maximum Benefit On AD&D (\$100K)	\$168
+	Maximum Benefit on Outpatient (\$250K/\$250 Ded)	\$479
<hr/>		\$1011
*	Modal Factor (Monthly)	0.09
<hr/>		<b>\$90.99</b>

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# THE ANSWER PLAN

## Fast Facts To Know

- Can be sold to **INDIVIDUALS**
- Can be sold on **GROUP BASIS** via **LIST BILL**
- **NO Employer Contribution Restrictions**
- **Phone Sales Accepted** – NO Client Signature Required
- **Credit Card Option** – MC, VISA, AMEX for Initial Premium Only

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**SOLD A CASE...**  
**What's Next?**

**FAX YOUR APPLICATION TO  
AMERICAN NATIONAL UNDERWRITING**

**1-800-660-7948**

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# **FOR PRODUCT QUESTIONS OR MARKETING SUPPORT**

**PLEASE CONTACT  
Moody Insurance Group, Inc.  
1-800-252-4002**

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