



EXCESS MAJOR MEDICAL RIDERS

for school districts, municipalities and subdivisions that participate in the Empire Plan or an approved similar plan



OUTPATIENT PSYCHIATRIC COVERAGE FOR OUR EXCESS MAJOR MEDICAL POLICYHOLDERS

RIDER "D"

This additional benefit pays 80% of Reasonable and Customary Charges for outpatient psychiatric treatment to a maximum of \$100 per visit with a limit of \$4,000 per year.

YOUR PLAN COORDINATOR IS:

J.J. Stanis and Company, Inc.

100 Jericho Quadrangle, Ste. 101

Jericho, NY 11753

Phone 877-470-3715

www.jjstanisco.com

Please refer to the policy for a complete list of policy provisions, conditions and exclusions. This brochure is for illustrative purposes only, providing a general overview of the services described. It is not a contract. All coverage extends up to policy limits. Expenses not covered by the underlying Empire Plan are not covered under the program described above. Insurance evidenced by this brochure provides limited health insurance benefits. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. :: Mktg# XM-1RF-NY-Rd-G1 04/07 :: Policy Form# XGMMP-NY 01/01

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rated A- (excellent)  by A.M. Best Company

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