

# TRH Essential Benefits



*A path to your individual health care coverage*

With TRH Essential Benefits, you have all the essentials of a comprehensive health care plan.



A choice of deductibles - \$600, \$1,200 or \$2,000 - to best meet your budget.

The copay for a visit to a doctor's office is only \$25. And with Essential Benefits, you don't need a referral to see a doctor, even a specialist. Choose from the largest provider network in the state with more than 21,000 providers.

Covered services include hospitalization, physician services, surgical services, prescription drug benefits and much more. One routine physical exam per year is covered up to \$150.

Remember, this is a partial list of benefits: Consult your contract for a complete list.

### ***Waiting Period For Pre-Existing Conditions***

New TRH plans contain a pre-existing condition waiting period. Benefits will not be provided for any pre-existing condition until you have completed a waiting period of at least 12 months. A pre-existing condition is defined in the contract as "An illness, injury, pregnancy or any other medical condition which existed at any time preceding the effective date of coverage under this contract for which: Medical advice or treatment was recommended by, or received from, a provider of health care services; or symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment."

***To assist you, there's a TRH representative in every Farm Bureau office. Or you can call toll-free 1-877-874-8323 for a no-obligation information packet or visit us on the web at [www.trh.com](http://www.trh.com) for a free rate quote.***