



**American Heritage Life Insurance Company**  
 1776 American Heritage Life Drive  
 Jacksonville, FL 32224-6687



Welcome to the Group Indemnity Medical Insurance Plan with American Heritage Life Insurance Company (AHL). To help you maximize the value of your supplemental health care benefits, your employer and AHL are working closely with **MultiPlan** and its affiliated PPO Networks. **MultiPlan** has negotiated reimbursement arrangements with the providers in its Network that will help limit your out-of-pocket expenses which may help your claim dollars go farther. For more information regarding the **MultiPlan** networks and provider directories, you may go online to [www.multiplan.com/allstate](http://www.multiplan.com/allstate) or call 1-888-342-7427.

In addition to the Group Indemnity Medical Plan, the ScriptSave® Prescription Discount Program allows you to receive **special discount pricing on prescription purchases at participating pharmacies**. Please refer to the enclosed brochure for answers to the most frequently asked questions and the toll-free ScriptSave® Customer Service telephone number. Whether or not you take advantage of the ScriptSave® program, you may submit your prescription drug claims to us for possible reimbursement. **(ScriptSave® is not insurance and does not provide insurance coverage.)**

If you purchased the EyeMed Vision Care Insurance, you will be receiving a separate ID card for this benefit directly from EyeMed Vision Care.

If you have any questions regarding the Group Indemnity Medical Insurance, you may contact our Customer Service Department Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Standard Time, at 1-800-937-7039.

Please accept my personal welcome as one of our insureds. Our company is committed to providing you with quality service. If we can help you in any way, please call on us.

Sincerely,

Gregory J. Guidos  
 President

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**Detach and carry this card with you at all times for identification**



**American Heritage Life Insurance Company**  
 Group Indemnity Medical Plan

Employee:  
 Certificate No:           Group Policy No: 0000018430  
 Group Name: RUBY TUESDAY INC  
 Effective Date:

**ScriptSave Program - Discount Only/Not Insurance**  
**THIS IS NOT MAJOR MEDICAL COVERAGE**

***This card is not a guarantee of services or payment.***

**Group Indemnity Medical Plan:**

- Benefits are paid to the insured unless assigned.
- For verification of benefits or questions, call 1-800-937-7039
- Claims may be mailed to:  
**American Heritage Life Insurance Company**  
 P.O. Box 853916  
 Richardson, TX 75085-3916

**Group Indemnity Medical is not a Major Medical Plan.** It is a supplemental, limited benefit plan, and may contain limited benefit riders. As such, there is no pre-certification requirement. Possession of this card by the insured does not guarantee that coverage is in effect.