



PROTECT YOUR MOST IMPORTANT ASSET - YOUR ABILITY TO EARN INCOME!

Everything you have now and everything in your plans for the future is dependent upon your ability to work and earn an income. If you're like most people, you probably have insurance to protect your home, car, and savings — but do you have insurance to protect your ability to earn an income? At the bottom line, your income is the foundation that holds up the rest.

Pays In Addition To Any Other Insurance including sick leave, workers' compensation and social security.
Coverage For Sickness Or Accident on or off the job, **even during the summer**, anywhere in the world.

- More than 19 million working-age Americans - 10.9% of people ages 21 to 64 have a work disability.¹
- Three in ten American workers entering the work force today will become disabled before retiring.²
- In the U. S., there are approximately 71,780 disabling injuries every day. That is one disabling injury every 1.2 seconds.³

1 U.S. Census Bureau, 2008 Current Population Survey 2 Social Security Administration, Fact Sheet 2009 3 National Safety Council: Injury Facts 2008 Edition

BENEFITS BEFORE AGE 70 IF GAINFULLY EMPLOYED

1. Accidental Disability - Basic Benefits

When you become Totally Disabled within 90 days as a result of a covered Injury, benefits are payable after the elimination period shown in your policy up to **6 full months** of continuous Total Disability, prorated on a daily basis. You choose the monthly benefit amount.

You choose up to
\$2,500/mo.
(\$83.33 /day)

2. Sickness Disability - Basic Benefits

When you become Totally Disabled due to a covered Sickness, benefits are payable after the elimination period shown in your policy up to **6 full months** of continuous Total Disability, prorated on a daily basis. You choose the monthly benefit amount.

You choose up to
\$2,500/mo.
(\$83.33 /day)

3. Pregnancy Benefit

When you deliver a child during or at the end of the third trimester you will be deemed Totally Disabled due to a covered Sickness for a period of **45 days**, and will receive benefits for such time less the elimination period in your policy. Total Disability due to childbirth or pregnancy (other than Complications of Pregnancy) must begin after the first 300 days following the Coverage Effective Date to be eligible for benefits.

up to
\$2,500/mo.
(\$83.33 /day)

4. Hospital Confinement Benefit

While you are Hospital Confined due to Injury or Sickness, benefits are payable from the **first day** up to **6 full months** of continuous confinement, prorated on a daily basis. Subsequent Hospital Confinement from the same or related conditions is considered a new confinement only if it begins more than 30 days after the end of the prior confinement. **These benefits are paid in addition to the basic Accidental and Sickness Disability Benefits.**

up to
\$2,500/mo.
(\$83.33 /day)

5. When Your Benefits Are Combined

When you are Totally Disabled and Hospital Confined, monthly benefits, subject to the maximum time limits on individual benefits, are combined.

up to
\$5,000/mo.
(\$166.67 /day)

6. Physician Benefit - up to \$75/visit

Benefit payable for consultation with a Physician, such as at an office visit or hospital emergency room, for the purpose of obtaining a diagnosis, treatment, or medical advice, whether or not Hospital Confined. The benefit is payable for up to two visits per calendar year. (\$ per visit varies and is based on a percentage of the Total Disability benefit amount selected).

7. Waiver of Premium

Premiums due under this Policy during your period of Total Disability due to a covered Injury or Sickness are waived after the first 60 days of Total Disability for up to 6 months, and Premiums paid during the Insured's first 60 days of the continuous Total Disability are refunded.

8. Ambulance Service -up to \$1,250-air \$625-ground

Benefit payable for expenses incurred for two one-way trips per Calendar Year by ground or air ambulance for a covered Injury or Sickness which requires transportation by ambulance to or from a Hospital. (Amount varies and is based on a percentage of the Total Disability benefit amount selected).

BENEFITS ON OR AFTER AGE 70 OR WHILE NOT GAINFULLY EMPLOYED

1. Hospital Confinement Benefit

While you are Hospital Confined due to a covered **Injury** or **Sickness**, benefits are payable from the **first day** up to **180 days** of continuous confinement. Hospital Confinement must begin within 30 days of Covered Injury. Subsequent Hospital Confinement from the same or related conditions is considered a new confinement only if it begins more than 30 days after the end of the prior confinement.

up to
\$5,000/mo.
(\$166.67 /day)

2. Convalescent Benefit

Following a covered Hospital Confinement, benefits are payable for the same number of days as your Hospital Confinement. Benefit amount is equal to the monthly disability benefit you selected.

up to
\$2,500/mo.
(\$83.33 /day)

3. Physician Benefit

Benefit payable for consultation with a Physician, such as at an office visit or hospital emergency room, for the purpose of obtaining a diagnosis, treatment, or medical advice, whether or not Hospital Confined. The benefit is payable for up to two visits per calendar year. **up to \$75/visit.** (\$ per visit varies and is based on a percentage of the Total Disability benefit amount selected).

4. Ambulance Service

Benefit payable for expenses incurred for two one-way trips per Calendar Year by ground or air ambulance for a covered Injury or Sickness which requires transportation by ambulance to or from a Hospital. (Amount varies and is based on a percentage of the Total Disability benefit amount selected). **up to \$1,250-air \$625-ground**

5. Waiver of Premium

Premiums due under this Policy during your period of Hospital Confinement due to an Injury or Sickness are waived after the first 60 days of continuous Hospital Confinement for up to 6 months, and Premiums paid during the first 60 days of the continuous Hospital Confinement are refunded.

Your policy contains a number of specific exclusions and limitations. We will not pay concurrent benefits for multiple Injuries or Sicknesses which occur at the same time during a Total Disability. You are not eligible for benefits (Total Disability-Sickness, Hospital Confinement, Waiver of Premium or Convalescence) attributable to child birth or pregnancy (other than Complications of Pregnancy) during the first 300 days following the Coverage Effective Date. In general, no benefits are payable for Injury or Sickness caused or contributed to by attempted suicide or intentionally self-inflicted Injury, war and participation in riots, active duty status in the armed forces, voluntary use of any narcotic or barbiturate (unless prescribed to the individual and taken as directed by a Physician), voluntary use of poisons or gases, Injury resulting from alcohol, an intoxicant, or being under the influence of alcohol or an intoxicant unless administered on the advice of a Physician, acting as a pilot or crew member in any aircraft, passenger on non-commercial aircraft, commission or attempted commission of an assault, battery and/or felony, incarceration in a correctional facility, or medical treatment or elective procedure that is not medically necessary, including, but not limited to, cosmetic surgery.

In addition to these specific exclusions and limitations, your policy does not cover Preexisting Conditions for one year after the Coverage Effective Date. Preexisting Condition means a condition (whether known or unknown) for which medical advice or treatment was recommended by or received from a Physician within the one-year period before the Coverage Effective Date; or for which symptoms existed within the one-year period before the Coverage Effective Date that would cause an ordinarily prudent person to seek diagnosis, care, or treatment, whether or not such medical advice or treatment was actually sought or received.

These exclusions and limitations, and all other matters in this brochure are only a summary. The actual policy provisions will control. Read your policy carefully for a complete detail of all exclusions and limitations and for important definitions of capitalized terms. If you are not satisfied, you have 10 days after you receive your policy to return it to us or our Agent. The premium paid will be refunded and the policy will be void from its date of issue.

Underwritten By:

National Teachers Associates Life Insurance Company

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