



HEALTH, FITNESS AND MEDICAL

Retail Discounts for Almost Everything
Travel and Entertainment • Vehicle Savings

When You Get Injured How Will You Pay The Bills?



Rent / Mortgage ■ Car Payments ■ Food
Credit Cards ■ Tuition ■ Utility Bills ■ Insurance

Accidental Temporary Total Disability Pays Up To \$1000 Per Week

This plan provides useful cost-saving discounts
and benefit plans for business and families.

A disabling injury could happen at any time.
What will happen to your lifestyle if you suddenly lose your income?

Help protect your income for \$26.50 per month*

Accidents Happen! Are you prepared?

ATTD can help ensure your financial peace of mind.

*** membership cost of \$26.50 per month (\$53.00 for Joint) includes:**

- the \$500 ATTD per week benefit;
- AD&D benefit; and
- all of the other services and discount opportunities listed in this brochure.

In the event of a serious accidental injury, paying the medical bills may be the least of your worries. If you can't work, how will you pay the rest of your bills? You still need to put food on the table, pay rent or mortgage, auto loans and all the rest. Worse yet, what will you do if both you and your spouse are disabled and unable to work? Who is going to pay the bills?

The answer is simple. The ATTD Plan could help secure your future. Our accident only ATTD benefit is a true "Regular Occupation" plan that pays when a disabling accident prevents you from performing all the substantial and material duties of your job. Not just any job. Your Job.

Accidental Temporary Total Disability (ATTD) Benefit - Accident Only

- Elimination period: 30 days
- Benefit period: Up to 52 weeks
- Occupation: Regular occupation
- Benefit amount: Choose from 3 options:

Fixed amount of \$500 per week - \$26.50 per month (\$53.00 Joint)

60% of weekly salary to a maximum of \$750 per week - \$32.00 per month (\$64.00 Joint)

60% of weekly salary to a maximum of \$1000 per week - \$37.25 per month (\$74.50 Joint)

This benefit pays the weekly benefit amount elected, after the elimination period of 30 days, for up to 52 weeks, if an accidental bodily injury solely and directly causes disability that: a) prevents an insured person from performing all the substantial and material duties of his or her regular occupation (or with respect to an insured person who is unemployed, prevents him or her from engaging in the normal and customary activities of a person of like age and sex in good health); b) causes a condition which is medically determined, by a physician, to be continuous; and c) requires the continuous care of a physician.

**Pays regardless of any other coverage or salary continuation plans in place.
Workers Compensation, SSDI or other DI will not reduce this ATTD benefit.**

Can you afford a disabling injury for a month? 6 months? A year? ATTD coverage can help.

\$5000 Accidental Death And Dismemberment (AD&D) Coverage Included with your ATTD Benefit

Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefit

100% of the Benefit Amount is payable for accidental:

Loss of Life;

Loss of Hearing and one of: Loss of Hand, Foot or Sight of One Eye;

Loss of Speech and Loss of Hearing;

Loss of Speech and one of: Loss of Hand, Foot or Sight of One Eye;

Loss of both Hands, both Feet, loss of Sight or any combination thereof.

50% of the Benefit Amount is payable for accidental:

Loss of Hand, Foot or Sight of One Eye (any one of each);

Loss of Speech or Loss of Hearing.

25% of the Benefit Amount is payable for accidental:

Loss of Thumb and Index Finger of the same hand.

Exclusions: This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any accident caused by or resulting from any of the following:

- An Insured Person being in, entering, or exiting any aircraft: a) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or b) operated by an employee of the Policyholder on the Policyholder's behalf
- An Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
- An Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an accident or by accidental consumption of a substance contaminated by bacteria.)
- An Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony
- Any occurrence while an Insured Person is incarcerated after conviction
- An Insured Person being intoxicated, at the time of an accident. Intoxication is defined by the laws of the jurisdiction where such accident occurs.
- An Insured Person being under the influence of any narcotic or other controlled substance at the time of an accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
- An Insured Person being engaged in or participating in a motorized vehicular race or speed contest
- An Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
- An Insured Person traveling or flying on any aircraft engaged in Specialized Aviation Activities
- An Insured Person's suicide, attempted suicide, or intentionally self-inflicted injury
- A declared or undeclared War

This plan is NOT AVAILABLE to residents of Arkansas, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington.

Wholesale Benefits Association - Sales Administration by Insurance Specialists, Inc.. Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature is not available to residents of Arkansas, Kansas, Maine, Maryland, North Carolina, Oregon, South Dakota, Utah or Washington. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Exclusions & Limitations Apply. Chubb, Box 1615, Warren, NJ. 07061-1615.

Health, Fitness and Medical

Rx: Deep discounts on generic and brand name drugs via mail order and at more than 65,000 pharmacies.

Fitness: Online fitness training programs. Exercise, diet, weight loss, all customized for you.

Spa Finder: 20,000 spas, resorts and fitness centers at your fingertips. Gift cards and discounts available.

Travel and Entertainment

Local Attractions: Discounts at aquariums, bowling alleys, festivals, theme parks, museums, zoos and so much more!

Movies: Tickets are \$7.00-\$8.50. Savings up to 40% at 5 well known national theatre chains.

Theme Parks: Up to 60% off admission at Sea World, Busch Gardens, Six Flags, LegoLand and other theme parks.

Cruises, Packages and Tours: Deep discounts, free upgrades and special credits on travel throughout the world.

Hotels and Airfare: Up to 25% savings off standard or published rates.

Vehicle Savings

Auto Service: \$5 off every oil change at Jiffy Lube.

Auto Care Savings Plans: 10% off service at participating Firestone, Tires Plus, Expert Tires and Wheel Works.

Auto Tires & Wheels: 10% discounts at Tire Kingdom, NTB, Big O Tires and other outlets.

Truck Rental: Save 15% at Budget Truck Rental.

Moving & Storage: Save 50% on interstate move with Allied and North American and 45% on storage needs.

Retail Shopping for Almost Everything

Merchandise Discounts: Double the difference back price guarantee on thousands of items.

Coupons: Get coupons and promotional discounts for over groceries, dining, shopping and local attractions.

Discount Gift Cards: Save up to 13% when you purchase gift cards for shopping, dining, travel and other categories.

Magazines: Save up to 60% off the newsstand price on hundreds of publications.

Flowers & Gifts: Save 15% with FTD.

Insurance Specialists, Inc.

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Your Representative: